

Lowther (J) Author

The WAY to be
WISE and WEALTHY:
OR, THE
EXCELLENCY
OF

Industry and Frugality,

As the due and regular Exercise thereof is the necessary Means of procuring the Happiness of THIS LIFE, and preparing for that of a BETTER.

Recommended in particular to

THE { GENTLEMAN,
SCHOLAR,
SOLDIER,
TRADER,
SAILOR,
ARTIFICER,
HUSBANDMAN.

WITH

A short PREFACE, perswading all Protestants to lay aside Party-Prejudices, and to Unite and Love one another.

By Mr. J. S.

EXON:

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M.DCC.XVI.

EXHIBIT

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1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1861. It is a very important document, as it contains the President's message to the Congress at the beginning of his first term. The letter is written in a formal, dignified style, and it is one of the most important documents in American history.



To the Right Honourable

Sir PETER KING, Kn^e

Lord Chief-Justice of His Majesty's Court of *Common-Pleas*, and One of the Lords of His Majesty's most Honourable Privy-Council.

My LORD,



F Example be necessary to recommend and inforce a Precept, I hope Your LORDSHIP will pardon me for presuming to place that Noble One of yours, for Imitation, before a Discourse of Instruction and Perswasion. The Possibility of Practice, and a convincing Instance of it, quickens the otherwise Dead Letter of Theory, and raises an Emulation in Ambitious Minds, beyond the bare Topicks of Reason and Necessity.

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YOUR

The DEDICATION.

YOUR Early Years, my Lord, were spent in an incessant Application to acquire all the necessary Qualifications for Publick Station; and every one saw with surprizing Pleasure the uncommon Progress You made in your Studies and Acquisits of Learning and Knowledge.

WHEN You came upon the Stage of Action, and discover'd your mighty GENIUS, You were placed, in every one's Opinion, among the Greatest and Best of our WORTHIES; and your Wife and Exemplary Conduct, ever since, has distinguish'd You One of the Instruments of that *merciful Providence* which hath hitherto preserved our most Valuable CONSTITUTION.

WITH what Ardour of Affection and Zeal have You been contending for your Country's Good ever since You enter'd the Combat! And how indefatigably have You acted the PATRIOT, in labouring to bring about the great and wonderful Event of the *Protestant Succession*, which hath now so happily taken place, to the unspeakable Joy and Comfort of all true Lovers of *Great-Britain's Liberties*. AS

The DEDICATION.

AS You are One of the Best of Subjects, You were soon selected by the Best of KINGS for his peculiar Service. His great and penetrating Judgment no sooner saw how Finish'd You were for, but He placed You in, that Post of Honour and Trust which You now so well adorn and discharge.

AS GOD is thus Rewarding You by his Vicegerent on Earth, with the Temporary Blessings of *this Life*, so he will exceedingly do it himself in *Heaven* with the Everlasting Felicities of a *better*.

I shall ever pray for Your Lordship's Length of Days and Stability of Health, that so your great Capacity to administer to the Publick Welfare may have a Duration as much above the common Reach of Life as You are superiour in Abilities to the least-deserving.

I am,
(With the utmost Truth and Respect)

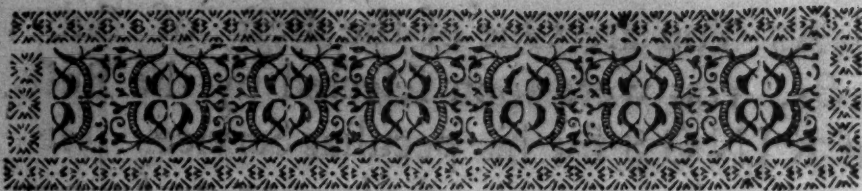
My LORD,

Your Lordship's

Most Obedient,

Most Humble Serv^t.

JOHN SOWTER.



THE
PREFACE



VER since our happy Reformation, it hath been the incessant and most industrious Work of the Popish Party, by all the Stratagems imaginable, and with the utmost Artifice of the most Crafty among them, to keep up and increase our present unhappy Divisions. And they have been all along so successful herein, that at this Day the Protestants of the British Dominions are the most Divided of all the Inhabitants of the Earth. No Two Nations were ever known to have had an Enmity to one another equal to the Two Opposite Parties into which they are divided.

THE Incendiaries began their Game when the Reformation was first set on foot: For, there happening to be some Dispute about the Romish Rites and Ceremonies, whether to retain some or abolish all, these subtle Enemies of ours then found Means to insinuate into Both Parties, so as to work them up to such a Stiffness, and Adherence each to his Opinion, as not to yield in the least to one another; which laid the Foundation of those Divisions which have

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have continued increasing among us to this Time, when they seem to be brought to a Crisis.

THE Contest between the Two Parties hath been carried on with alternative Success ever since; sometimes the one and sometimes the other have been uppermost, and accordingly they have treated one another very ill by turns, stigmatizing each other with opprobrious Names, and charging such Opinions and Consequences upon one another, as, without Doubt, neither deserved, but rather abhor'd.

AS this alternative ill-treating one another could not but in itself exasperate on both Sides, so the watchful Adversary, always at hand to blow the Coals of Contention, improved to the utmost all Opportunities, and were ever too many for those pacifick Attempts that have been made to allay this unhappy Ferment; which hath been kept up with so much Labour and Contrivance by these Popish Emissaries, that to this Day there hath not appeared the least Abatement of it in the Minds of either of the contending Parties; but on the contrary they are come to such a Height of Animosity, and are so imbitter'd one against another, that should the Bulk of either Side be permitted to act according to their respective inveterate Prejudices, they would, if 'twere possible, destroy one another.

WE may therefore conclude, and our Hope is, that Things are come to the worst, and that now is the Time they will mend; and this Hope is warranted by the Appearances which the present Conjunction of Affairs affords us.

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THE late wonderful and surprizing Events that have happened, wherein the Hand of Providence hath so visibly appeared, are, to all calm and considerate Men of both Parties, strong Inducements to believe, that the All-wise GOD, the Author of Love and Peace, doth intend them as propitious Presages of his kind and merciful Purposes towards us, and that he will send out a Spirit of Forbearance and Good-will among us, and dispose us to Unity and Concord, and bring us at last to be of One Mind, since, tho' we differ as to the Ways and Means, we agree, that the End and Aim of each Party is the Preservation of our happy Constitution as now Established both in Church and State.

AND if Things stand thus with us, happy would it be if we could find in our Hearts to form Resolutions to act agreeably to the Prospect before us; That as Providence hath prepared Materials to rebuild the Walls of our Jerusalem, and expects, that we, as willing and skilful Workmen should industriously, and without ceasing, carry on that blessed Work; We would with Souls enlarged, and without Delay, set about it with such Alacrity and Courage, as may confound all the Devices of Popish Opposers, who have ever been, and still are, restless to keep us a Divided People, and are, no doubt, yet in Hopes a Day may come (which God forbid) when the Breach between the Parties may be so wide as to give them an easy Entrance, to attempt the Destruction of our Religious Rights and Civil Liberties: and when we part with them, there can be nothing left desirable in Life.

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BUT be their Hopes what they will, ours are, that we shall now no longer suffer our selves to be made the Instruments of our own Destruction by those who hate us, and will Lord it over us if ever we should be so unhappy to fall under that Tyrannical Spirit which is the great and only Support of Popery. The late Attempt to place an Attainted, Bigotted, Popish Pretender on the British Throne, by Rebellion and Bloodshed, at the Instigation and Expence of the present Pope and other Zealots of the Romish Faction, (who are in Pain and Travel for the utter Extirpation of the Protestant Religion) will undoubtedly raise in every British Protestant's Heart such Indignation against their vile Jesuitical Practice, as not only to have them in the greatest Abhorrence, but to resolve, for the Time to come, to do our utmost to frustrate all their wicked Designs against us.

LET us then lay to Heart the Necessity of a Union among all Protestants, for strengthening their Interest, and enabling them to oppose such formidable and implacable Enemies to All who have separated from their Corrupted Church, of what Denomination soever they are: And let not one Party think they shall fare better than another, for not having gone the same Lengths in their Reformation; for PROTESTANTS of All Perswasions are irreconcilably hated by them, and therefore should all unite against them: And if we did so, we should not need then to disquiet our selves with the Danger of the Church, or the Fears of Popery or French Government; but be at Ease, and at Leisure to mind every Man his own Business, which would

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soon mend the present State of Affairs, not only in Great-Britain, but in all Protestant Countries.

AS long as the Popish Agents can find Means to come at our Ears, and that we are so apt to believe Ill of one another, the Game will go on in Spight of all Efforts to hinder it; but were we more cautious and less credulous, and disposed to entertain kind and neighbourly Thoughts of one another, their greatest Attempts to disturb us would sooner tend to their own Destruction than our Prejudice.

IN Confidence that there are many among us quite tired with Party Scuffles, as well from a Consciousness that there is no Cause for Divisions among Protestants, as that they are thoroughly sensible of the Evil and Danger of the Heats and Animosities produced by them, and desirous to get out of the Crowd of the Contending Parties, and being also perswaded, that since the Reformation there never was so favourable a Juncture as now, to get our selves disentangled from all the Intrigues of that Raging Faction, who are so indefatigable in their Endeavours to fetch us back again to Rome: For these Reasons are offered to such well-disposed Persons the few following Considerations.

WHEN we seriously reflect on our Party Differences, and consider what innumerable Mischiefs and Barbarities they have from Time to Time been the Occasion of; and when on the other hand we impartially examine into the Causes of our Animosities, we find them owing to nothing but the Enemy's false Representations of one Party to another, with full Purpose to exasperate each Side to a Degree that might issue in the Destruction of both, that so

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so upon the Ruins of our Protestant Church and State they might have an Opportunity to re-establish their Popish Hierarchy, and set on foot again the Protestants Fiery Tryal in Smithfield, who can forbear to bewail our wretched Fate, that we should sacrifice the Peace and Prosperity of our dear Country, make Thousands of Families miserable, and destroy one another, without the least Commiseration or Regret for the Calamities they have brought upon each other! Yet this we have done, with Hearts so full of Fury, as if one Party had not been of the same Species with the other, or that there had been a natural Antipathy between them as among some Brutes. How have the Nations round about gazed on us with Amazement, as knowing us to be set on Fire by the Incendiaries of Rome, (tho' they always play'd their Game behind the Curtain) and that, as to our selves, we had no just Ground of Quarrel or Contention, the chief Causes of Offence having resulted from their false and wicked Insinuations, on purpose to divide and then to destroy us.

THIS hath been Great-Britain's Tragical Scene for above One Hundred Years; and is it not Time to draw the Curtain, and shut it out of all Remembrance? Yes surely, this is the Time; Our Great and Mighty Deliverer King GEORGE is come to open to us another, the most Glorious that ever Briton beheld; a Scene so resplendently bright, that when it shall appear in its full Lustre it will dart such Rays to every Protestant British Heart, as to enliven and enlarge it beyond the low and unmanly Thoughts of Party Prejudices, and raise it to such an unbounded and overflowing Benevolence, as to give just Occasion to have

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it said of us at home as it is commonly observed and said of the English abroad, That they love one another more than any other Nation; which argues, that when we are not influenced by remoter Causes, and that the Goodness of the British Nature is freed from all Restraint, and at Liberty to exert it self according to its genuine Temper, it is not out-done, and hardly equall'd, by the Natives of any other Country in the World.

THIS makes the Consideration the more shocking, when it comes into one's Mind how 'twas possible we could be made to tear one another in pieces, to make Sport for those who have us in the utmost Detestation: That we, who have Judgment and Penetration, and can discern Causes and Effects, and search into the Reasons of Things as well as other People, should suffer our selves to be led blindfold (as we have often been) into Snares laid for our Destruction, by those to whom we are so great an Eye-sore, that they would, if it were possible, not only remove us out of Sight but out of Being: What a Disparagement this is to a British Understanding to be made Tools for the Romish and French Politicians, to bring about our own Ruin; surely such Thoughts, if they are suffer'd to have their due Effect upon our Minds, must needs set us free from ungrounded Prejudices, and dispose us to break through all Obstructions towards a general Amity among us. And there would be no Difficulty in this, if some of the Wisest and Best-temper'd among each Party would but break the Ice, and resolve to be Examples to others, by making the first Steps towards a good Understanding, which must be done by entertaining in their Minds
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the Reasonableness, the Necessity, and the Goodness, of bringing about so great and so desirable a Blessing to the British Dominions as would be the Uniting all the Protestants thereof in a real Good-will to one another.

THEY must surely be degenerated from true British Spirits who can suffer themselves to be first made Fools of, and then bear being laugh'd at for such : For can there be a greater Demonstration of Folly than to be decoy'd, by the Artifice of others, into Measures which are plainly mischievous to our own Interest and Safety. This is acting below the very Brutes, whose Preservation is supported by the Instinct of avoiding whatever has the Appearance of being hurtful to them : And it must needs be Matter of great Mirth to those cunning Contrivers of Mischiefs, to find in us a Weakness capable of being perswaded to harraß and hang one another, at their Instigation, even when they and all the World know, that nothing can redound more to our Happiness and the Confusion of the Popish Interest among us, than a hearty Agreement among all Protestants.

LET us then no longer expose our selves by such unparall'd Folly, as to be thus acted by the Insinuations of others ; let us not take up Prejudices against Persons because of their Opinions ; but as we would reserve to our selves the Liberty of Thought, Conjecture, and Perswasion, in Matters wherein we are at Liberty, so let us allow the same to others. This is keeping to that unerring Rule of doing as we would be done by ; and if we do so, we shall soon see such Halcyon Days as will make glad the Hearts of every one that is not Bigotted to the Pope and the

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the Pretender (i. e. to the Romish Religion and to French Government.)

'TIS easy to think, That all the Protestant British Subjects should be of One Heart and Mind, and that there should be no Difference among them, since they are under One Government, subject to the same Laws, a Manufacturing Trading People, not at Leisure to entertain or talk with one another, but about Trade or the necessary Affairs of Life, or if other Occasions for Converse happen, they need not want a Subject for Discourse, wherein either may agree or disagree, without giving Offence. It betrays either much Weakness in Judgment, or a great Degree of Subjection to Passion, in any one, to be displeas'd with another for not being of his Mind; for who knows not that the Wisest and Best of Men may and are sometimes in the wrong, especially in Disputable Matters, and that Infallibility resides in no Mortal Man. Why then should any one be so confident of his being in the Right, as to be offended with those who cannot be of his Opinion? Let such a one but turn the Tables at the Instant of such Disagreement, and think with himself, that there may be as much Reason for altering his own Opinion, and concurring with another, as that he should expect another should acquiesce with him in that of his: And his so doing would surely silence all warm Disputes about Doubtful Things. So that if Men would be at any Pains in arguing themselves out of such unreasonable Humour, and would in Conversation guard against the Evils arising from Difference in Sentiments, how easy and pleasant might they pass their Social Hours! How soon should we find
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our Feuds and Animosities making their Exit from among us, and Peace and Good-Neighbourhood daily encreasing, till we become a People so united in Affection and Interest, as to be accounted Formidable Enemies or valuable Friends !

'TIS no way necessary, in order to the forming a sincere Friendship with any one, that we should be both of One Mind; we may differ in many Things, and yet be very good Friends. In like manner, a whole Community may agree in whatever is necessary to a mutual Intercourse of Amity and Kindness, without being all of One Perswasion in Matters that relate not to the Peace and Welfare of the whole Society : It is sufficient that all concur to keep the publick Peace and be obedient to the Government which protects them. In all other Concerns, it is but reasonable Men should be at Liberty to think and act according to their respective Opinions and Judgments, not to be compell'd to cross their own Inclinations in indifferent Things. This is agreeable to the Sence of all Mankind at the Time of Tryal ; for whatever some may pretend in the Theory, and plead for Compulsion, while they are on the Side of them who compel, yet when it comes home to themselves, and that they are to be constrain'd to act contrary to their Judgments, then they are unsensible of the Unreasonableness of it, and are as much against it in the Practick as they were for it before in the Theory.

WERE we as Zealous to gain and preserve the Publick Fame and Credit of our Country abroad as we are every one of us for our Private Reputations at home, we should not be easy whilst under the O-
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diu cast upon us in Foreign Parts, of being the most Turbulent Contentious People in the World: But we should then be heartily concern'd to wipe off such an Ignominy; by endeavouring to alter our Conduct to one another, not so apt to be offended or to give Offence; ready to believe the best of every Body, and backward to think ill of any one. Nothing short of such mutual Treatment among us will establish Peace at home, and procure us Reputation abroad.

*WE Britons live under a most Excellent Government; founded upon good and righteous Laws; and the present Administration of it is in the Hands of one of the Wisest and Best of **KINGS** that ever wore the British Diadem, and who hath taken to his Assistance the Greatest and Ablest Men among all his Subjects. The Royal Family is now so Numerous as to set us free from all Fears of wanting an Heir to our **CROWN** of the Protestant Reform'd Religion. Happy surely are the People that are in such a Case! and more happy should we be, if, in Return to this almost Miraculous Settlement, we would all resolve, in Thankfulness to Almighty **GOD**, to abandon all our Differences and Divisions, and calm and quiet our Minds, and cleanse our Hearts from all Rancour, and Malice, and Ill-will, and no longer to entertain and cherish so much as a Dislike to any one that is not of the same Sentiments with us in disputable or indifferent Matters; To leave it to the Legislature to make Laws, and to the King and all that administer under him to execute them, and that our Care be to obey them. That so, every Man minding his own Business with Industry and Frugality, we may all thereby minister to the General Tranquility; To further which is the only End of publishing the following Sheets.*

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The Way to be WISE and WEALTHY, &c.



IF our Industry in the Pursuit of *Wisdom* and *Wealth* bear the least Proportion to the Largeness of our Desires after them, the Generations of the World would be bless'd with more Wise and Wealthy Men than, at present, are to be found among them: But, as long as there is such a vast Difference between *wishing* and *working*, there will be a disproportionate Number of lazy unactive Longings after them to laborious Endeavours to obtain them.

IT is the Unhappiness of Humane Nature, that its Desires infinitely exceed its Endeavours. We would fain have the Good Things of the World, without taking the necessary Pains to come at them, being strangely apt to overlook the *Means*, and fix our Eyes upon the *End*: But, such is the Condition of this Mortal State, there is no Good to be had, but what we must labour for, and strive to acquire.

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AND tho' we find for our Encouragement a Capacity in our selves to labour, to be diligent, careful, and circumspect, and are disposed to expect, and to hope, and believe, that while we heartily *use the Means*, we shall happily *obtain the End*, yet such is our Propensity to Ease and Inactivity, that it oftentimes bears so hard upon all our Faculties, as to weaken them to a Degree that nothing but meer Necessity (and not that sometimes) can rouse and inspirit us to oppose and resist the formidable Evils of Poverty and Want.

AND, notwithstanding every body knows the mighty Difference between *getting* and *spending*, how difficult the one, and how easy the other, yet such is the Force of our Inclinations to gratify our sensitive Cravings, that it stifles Reason and Consideration, and hurries us on, without Fear or Wit, to indulge every Appetite, without Regard to the Expence of such Extravagance.

FROM these Two Causes come so many Evils that make up the greatest Part of the Unhappiness of this Life, and mightily obstruct our Preparations for a better. To remove both which, and to direct to the most likely and proper Ways and Means to become *wise* and *wealthy*, is the Design of these few Sheets; wherein nothing shall be offer'd but what is obvious to every one's Understanding, and such plain Truths laid down, that every one that reads them shall readily own them to be so, and the Arguments, Motives and Perswasions that shall be made use of shall be adapted to work on our Wills and Affections; that so the

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End of this Publication may be answered, which is to make us wiser and better, and consequently happier, than the World is at present. And tho' this may be thought a needless Work, and look'd upon as a Jest, to think to reform and mend the Morals of Mankind, which are at present so loose and irregular, and so sadly shatter'd, that the Difficulty will be too great to establish them, yet it is not unlikely, that if not now, yet, some Time or other, Things may so concur, as to give a Check to the Career of that Licentious Spirit which seems to possess the present Age: And, when that happy Turn comes, these Thoughts may be of some Use to help forward so good a Work. On which account, 'tis hop'd, they will meet with a ready Acceptation.

WISDOM and WEALTH are the Two principal Things that are universally coveted by all Mankind; being look'd upon as what will make us most certainly happy in this World, and the right Use of them will dispose us for the Felicities of a better. But because it is given to so very few of the Sons of Men to be Masters of *both*, (which implies a great Difficulty in the Attainment of them) 'twill surely be of great Use to attempt to remove those Hindrances which lie in our Way to what will give us our Hearts Desire.

A wise Poor Man may be contented and easy; which is a Negative Sort of Happiness; and a wealthy witless one may be well pleased with his Condition, as knowing no better: But 'tis

owing to the *Wisdom* of the one and the *Wealth* of the other that either of them are so well in the World. But a Man must possess both the one and the other, to be as compleatly happy as he is capable in this Mortal State.

AS a Foundation then to the Beginning of this great Work, of being *wise and wealthy*, it must be laid down as an unquestionable Truth, that whosoever will be so must be *industrious* and *frugal*. They are Two such concomitant Vertues or Dispositions of Mind, that without them none were ever Wise or Rich; and in the due and joint Exercise of *both*, none ever failed of being so.

INDUSTRY and FRUGALITY, when rightly practised, are the Glorious Ornaments of a Man's Life; the Beauty and Harmony of Humane Nature, the Spring and Fountain of all the Happiness of Life: *Wisdom*, *Riches*, *Honours*, and every Thing desirable, waits upon them; whilst the idle, slothful, prodigal Spendthrift is the Blemish and Deformity of his Species; one that pursues no End of his Being, that seems born to no purpose but to be miserable: For wherever a slothful lavish Humour possesses a Man, nothing but Miracle can keep him from Misery. His Condition becomes, by a Natural and Necessary Consequence, the Reverse to every Thing that is worth the wishing for in this World, or to be hop'd for in the other.

BUT when we consider how few there are who truly understand, and yet fewer who practise *Industry* and *Frugality*, as they ought; when the former is but partially pursu'd, and the latter
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apt to degenerate into a stingy Narrowness of Soul; when 'tis observed how unwearied we are for what we love, and how strangely remiss and negligent of what we have no Mind to, tho' in want of; If from a natural or acquired Inclination we become parsimonious and frugal, the Pleasure of Sparing presently grows upon us, 'till we are seized with a niggardly penurious Spirit, and sometimes to such a sordid degree as to deny our selves Necessaries; and some there have been who have died for Want of a Heart to use themselves well: We may hence conclude it of great Import to the Welfare of the World to set these Two Excellent Vertues in full View, with their utmost Lustre, that they may attract Beholders, and proselyte them to the Practice as well as the Admiration of them.

To do this aright and in Order, it shall be first shown, What is meant by *Wisdom* and *Wealth*, as the Prize to animate us to the Race, or as the End and Reward of our *Industry* and *Frugality*.

WISDOM is the Attainment of all that useful Knowledge which is necessary to enable us to order, direct, and regulate our whole Conduct in this World, so as to pass thro' it with as much Ease, Quiet, and Tranquility, as this Life is capable of, and with due Regard to the preparing our selves for the Joys and Happiness of a future State: As also, the acquiring such a Command over our Wills and Affections, as to be able to act agreeably to such Knowledge.

WEALTH

WEALTH is such an Affluence and Redundancy of the Good Things of this World as will enable us not only to procure for our selves whatsoever can promote and administer to our Contentment, Pleasure, and Satisfaction, to the utmost of our Wishes; but likewise to be Charitable, Kind, and Beneficent, Helpful, Liberal, and Generous, to others, as we see Occasion, and are inclin'd, either from a Sense of our Duty to relieve the Wants of others, or from a true Delight in doing good, or from both these Motives conjunctly.

AS these Two make up the Greatest End of Life, and contain the Utmost of all our Desires, beyond which our Hope extends not, and the Limits of our most ardent Cravings are bounded, so there is an universal Concurrence among all the Sons of Men, That in *Wisdom and Wealth* are wrapt up all the Treasures of this transitory World, and that they open the Gates of the Everlasting one which is to come. Of this there wants neither Proof nor Perswasion; which makes it the greater Wonder, that notwithstanding this is so great a Truth, and so universally believ'd, so few should fall into the Right Way, and tread it as they ought: That the End should be thus inviting, and the Means so faintly pursu'd: That we should not labour as well as long for the Prize. Our Enquiry therefore shall be to find out the Cause of this great Evil, and how to cure it.

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Now the chief Spring or Cause of this Evil, That our Endeavours bear no Proportion to our Desires, is, That we either acquire not the thorough-Knowledge, or fail in the intimate and compleat Practice of *Industry* and *Frugality*; which when they have been described, and shown what is meant by each of them, the chief Causes shall be assigned why they are so little understood, and so imperfectly practised.

INDUSTRY is such a ready Disposition & Inclination of Mind to an unwearied Activity and Dispatch in all the Transactions and Affairs of Life as sets all our Faculties at work, to accomplish whatsoever we think needful for acquiring either Wisdom or Wealth, or what may be thought conducive thereto; and with incessant Application, diligent Perseverance, and patient Attendance thereon, we perfect whatever we undertake in order thereto. 'Tis the Beginning any Business with Earnestness, carrying it on with Vigour, and finishing it with Speed, sparing no Labour nor Pains thro'out the whole Process.

AND this will appear more conspicuous, and with greater Advantage, by placing the Reverse of this Noble Quality in the same Light and View, that the Deformities of the one may be as a Foil to discover the Beauties of the other, and the Vertue thereby become more attractive and desirable. The direct Opposite to **INDUSTRY** is a *slothful, lazy, unactive, Spirit*; one that is possess'd with an Aversion to *Work* and *Labour*,
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that hath a mighty Propensity to Ease and Re-cess, and so overcome with a Habit of Sauntering and Littlefness, that the least Attendance on Bu-siness, and the necessary Affairs of Life, is most disagreeable and irksome. And this is generated and produced from a careless unconcerned Tem-per, that is in no wise inclined to forecast and be solicitous to prevent Evil, or procure good E-vents; but so supine and thoughtless, as to fu-ture Things, as tho' we were to be fed and pro-vided for by Miracle, as the *Israelites* were with *Manna*. This is the Reverse to an *industrious* active Mind, the Consideration whereof may be of great Use to give us a more perfect Idea of the Excellency of this inestimable Vertue of *Indu-stry*.

FRUGALITY is the Art of *Sparing*, to make every Thing go as far, and last as long as it can 'Tis the Skill of Contriving and Mana-ging whatsoever comes under our Care and Con-cernment, so as to make the most of every Thing, and waste and lose as little as may be. And as this hath its Beginnings from a precautions Hu-mour of providing against the Evils of Scarcity and Want, so it receives Strength and Increase, and is greatly inforced by the Consideration of our Duty and Obligation to Good Husbandry and thrifty Management.

THIS most necessary and beneficial Vertue will appear more to the Life, when set in Opposition to a *profuse* and *squandering*, a *wastful* and *extra-gant Temper*: One whose Mind is so far from be-
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ing anxious about Things to come, and solicitous for providing for the future, that he is always projecting Ways and Means to part with, instead of laying up, his Money, or Money's-worth, as tho' he imagin'd himself born only to spend what others get, and scatter what others accumulate. For such is the Nature of a true *Prodigal*, that the Bent and Current of his Inclinations is so violently set towards the Lavish Part of Life, that Proposals of saving and sparing, on any Occasion, are so contrary to his Nature, and so opposite to his Practice, that the bare Mention of it to him is matter of Scorn and Ridicule, as being very unfashionable and ungentile, a Stinting and Curbing a generous Heart. 'Tis a Disparagement to him to be so much beside the Way of the World, as to discover the least Unwillingness to part with his Pence. 'Tis the common Saying of a Profuse, *What do you think I value my Money?* This Vice is in it self so foolish and fantastical, that the Describing of it only is sufficient to expose it, without placing it in the same Light with the Vertue it opposes, to discover the Foulness of its Features.

HAVING thus set in View these Two Cardinal Qualities, let us inquire into the Causes why they are grown so much out of Fashion as to be thought (as in this Age they are) dishonourable, and below the Dignity of any one above the Degree of a common Labourer, who gets his Bread by the Sweat of his Brows, and hath not to spare beyond Necessaries: For how much soever a degenerate Age may have brought

Contempt on these once admired Vertues, they will be found the same in these Days they were in *Solomon's*, who hath so divinely displaid them in his PROVERBS. And therefore, notwithstanding they are so undervalu'd, and set at nought, thro' the Depravation of our Natures, the Corruption of our Morals, and the Loosness and Wantonness of the present Generation, they retain such Intrinsic Worth and Excellency, that, maugre whatsoever the Devil and all his lazy Disciples can do, the solid and abiding Pleasures and Satisfaction produced by *old English Industry* and *Parfimony* will be ever preferable to the *a-la-mode*, vain, and empty Delights of an idle, profuse, and insignificant Life.

THE First and Original Cause of our Disesteem and Neglect of these Heroick Vertues is, That, by reason of the Fondness and Indulgence, or the Carelessness and Negligence, of our Parents, we are, in our Childhood, initiated into *Idleness* and *Lavishness*. When the Seeds of *Industry* and *Frugality* should be sown, in our Tender Years, by all the little studied Ways of Moral Culture, adapted to our Age, we are humour'd, and neglected, and suffer'd to imbibe such Inclinations to Sport and Play, and the Pleasure of purchasing whatever may minister to our Vanities and Follies, that by the Time we are thought fit (which is strangely too long delay'd) to be better instructed, the Habits of Sloth and Squandering have taken such Root, that the Mind is tinged with an Aversion to any Application and Attendance upon Business, and the keeping

keeping and accumulating any Thing we get; infomuch, that it is never thoroughly eradicated as long as we live: We are ever after beholden to the Compulsion and Restraint of our Teachers and Masters, or the Necessities of Life, that we are in the least industrious or frugal. So that instead of a chearful, ingenuous, and willing Labouring in our several Employments, and a pleasurable Projecting and Contriving how a Penny, and consequently a Pound, may go as far as it will, and to make every Thing last as long as is possible, we do the one as our Task and Drudgery, with faint Hands and feeble Knees, and we spare and save so much against the Grain, that it gives a Disrelish to all our Injoyments, and sows what would otherwise be sweet and delectable.

INDEED, where an Ambitious Thirst, or a Niggardly Stinginess, arises in us, and gets the Ascendant, we can be indefatigable in our Endeavours to quench that Thirst, and pinch and spare to a Degree unbecoming Humane Nature: But these are the Accidental Diseases of the Mind, that run us upon the Extrems, and are not to be accounted for, but excepted out of the Common and Ordinary Course of Things.

BUT 'tis for the most part owing to our early Habits of Idleness and Expensiveness that *Industry* and *Frugality* find so few Votaries. Habit and Custom is so rarely overcome, that it may well be called a Second Nature, and whenever it is to any Degree, 'tis recorded for an Extraordinary Event, somewhat akin to Miracle. In-

stead then of fondling and neglecting our Children, we should be early watching and observing their Desires and Doings, and by Degrees habituate them to Exercise and Labour in Things they are capable of, and teach them how to value, and save, and lay up, instead of spending Money: To be frequently inculcating into their Minds the Reasonableness and Necessity, the Laudability and Worthiness, of a careful and diligent spending and employing their Time, in order to be *wise*, and to treasure up their little Gettings as the only Way to be *rich*: To explode and condemn an idle slothful Life, and the Folly and Mischeif of squandering away Money: How little Time ought to serve for Play; and how dangerous it is to humour an Inclination of buying whatever they covet: And if to all this we would, upon Occasion, add gentle Restraint and Admonition, giving always for the Reason of it their Good and Welfare, and not out of Desire to cross them; If thus we would treat our Children in their Infancy, we should find a great Amendment in the Manners of Men.

WHEN we consider how easy it is to train up even Brute Creatures, while they are Young, to make them serviceable to our Diversions as well as Conveniencies and Necessities, in many and divers Instances; and that whatever they are so taught they retain, almost like their Natural Instincts; and when we observe what Labour we bestow, and what Charge we are at, (for we spare neither) to instruct and breed up the several Kinds of them which are so commonly made use

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use of by us, is it not Matter of Wonder to see what little Costs and Pains we are at for educating our Children, whose future Welfare depends upon their being brought up with great Care and Application? That we should be so solicitous and earnest in the breeding and teaching of Birds and Beasts, and be so inhumane to our own Offspring, as not to lay to Heart, and be truly affected with, the absolute Necessity of making them good Children, in order to their being good Men and Women? That we should not account it infinitely preferable to prepare and fit them for the World, by the early Habits of *Industry* and *Frugality*; and when grown up to allot them the less Portion than suffer them, by our Neglect and Disregard, while they are Young, to imbibe the contrary Qualities, tho' we give them much greater Fortunes?

BUT alas! the good and antient Way of breeding our Children with Paternal Love and Tenderness, accompanied with Strictness of Discipline, is now so much out of the Mode, that, instead of keeping them under the Observation of the Rules and Precepts of good Government, to an Age fit to be ventured into the World under their own Conduct, we are now strangely fond of seeing them anticipate their Years, and act Parts they are not prepar'd for. Heretofore we kept our Children in the Habits of Children, as long as they remained such, and dress their Bodies as we cultivated their Minds, and thereby kept them from aspiring above the humble submissive Thoughts of Children, while they found them.

themselves in the Dress and Attire belonging to their Age: But now, as our Boys are put into Breeches before they know how to make use of them, so they are suffer'd foolishly to affect Manhood, before they have got the Tyth of Understanding fit for that State. This is the great Oversight of the present Generation, for which the next will rue, if not prevented by keeping on foot and improving that Blessed Work of Charity-Schools, now so worthily carrying on among us. Never was a more Noble Instance of Bounty and Beneficence begun in any Nation, and it will certainly be the Glory of this, if the Progress and Increase answers to the Beginnings of it: For, besides the Excellency of the Thing in it self, such Publick Benefactions of Education will surely shame us out of that horrible Neglect and Remissness towards Children in Private Families, occasion'd chiefly by Parents spending that valuable Time, which in Justice they ought to afford their Children, the Fathers at Tavern, Ale-house, Coffee-house, &c. the Mothers in needless Visits, Gossipings, and Diversions; leaving them, who should be so much the Objects of their utmost Care and Sollicitude as never to be suffer'd out of their Sight, but upon necessary Avocations and Business, to Careless Maids and Nurses, who have been the Bane of many a Child, and generally hurtful to all they have to do with, unless under Inspection and Controll.

THIS is the first Cause, and indeed the Fountain whence the Decay and Neglect of *Industry* and

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and *Frugality* have sprung; and until the Spring be cleansed, in vain may we hope to see the Streams clear. As we cultivate, so we must expect to gather: Every Thing fructifies as 'tis fitted for Growth and Increase; and unless the Seeds of these Vertues be sown in the Beginnings of Life, while we are Young, we can never hope to behold the compleat Exercise of them as our Years increase.

ANOTHER Cause of lessening these Two so Needful Vertues, in our Esteem, is owing to the pleasurable Age we are now in. Recreations and Diversions were never so Numerous and Expensive, nor so eagerly pursu'd, as at present; insomuch that whereas formerly our Business was our Delight, 'tis now our Drudgery: And our Fore-fathers knew so well the Worth of a Penny, as not to part with it but for valuable Considerations, not for the foolish trifling Pleasures of Prate and Pastime.

It would be endless to enumerate the various Ways and Inventions now in vogue for promoting Expence and inticing to Idleness; but it is obvious, that both City and Country are so infected with the Plague of wasting Money and Time, that, if some Means be not found out to stop the Malignity of the Disease, it may have fatal Influence upon our most valuable Injoyments, (*to wit*) Healthy Bodies and Full Purses; and altho' this Evil will be first felt in Private Families, 'twill not be long e'er it prove a Publick Calamity.

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BUT

BUT because a particular Instance or two may be thought needful to clear up a general, and especially a disagreeable, Truth, these Two may suffice for that Purpose:

First, The great Expence both of Time and Money at Publick-houses, the Frequenting of which is grown so much beyond the Calls and Dispatch of Business (which was the first Pre-
tence of going thither) that now 'tis the least Oc-
casion of it. It is now an Itch after News, tal-
king Politicks, and Love of Drinking, that drive
us thither. Company-keeping, tho' it be only
to look one another in the Face, is become the
Governing Vice of the Age, and, to make it the
more *modish*, is called *Conversation*; and under
that laudable Name Men endeavour to excuse
their Excesses, by saying, *'Tis not the Love of
Drink, but the Pleasure of Conversation, that cap-
tivates them.* But the Bowl and the Bottle were
undoubtedly not the least of those Incentives
which first promoted, and still keep up, the per-
nicious Practice. But how these Men can an-
swer for the Loss of Time, the Expence of Mo-
ney, the Neglect of Business, the Risque of
Health, and their Absence from their Families, e-
ven to their *own Minds and Judgments*, is a Dif-
ficulty too hard for the Wisest of them to find out.
Such a Complication of bad Consequences at-
tend this Destructive Vice, that the serious
Thoughts thereof should, methinks, make the
Guilty tremble, and constrain them to use their
utmost Powers towards Reformation.

THE *second Instance* is the Increase of and the excessive Resort to the *Mineral-Wells*, not for Health's sake, (as is by all pretended) but as if we were over-burthen'd with both Money and Time, that we wanted Ways to be eased of them. To observe the Variety and Costliness in Apparel, and what Emulation there is to out-dress one another, the sumptuous and plentiful Tables, the splendid Balls, the Musical Consorts, and the incessant Ruffling and Gaming, used there, is enough to convince any one, that Drinking the Waters is the least Occasion of coming thither. No, It is that insatiable Inclination and Desire after Diversion and Pastime that is so predominant among us at this Day; and should the Habit grow to an Inveteracy, and infect more and more, we may at last lose the Power of being either *industrious* or *frugal*. This is one of the Ways found out by our Fashionable Folk to make us *poor* and *slothful*: For it need not be remark'd how much the Meaner Sort are disposed to imitate their Betters, and be as *modish* as may be. The Gentry had no sooner commenced their Revels at *Bath* and *Tunbridge*, but those of Lesser Rank began theirs at *Epsom* and *Dullidge*, and the more Inferiour, who could not afford to live from home, got their *Islington*, *Lambeth*, and other Wells, to sport and play, and spend their Time and Money.

AS these Two Instances might be enlarged upon, so others might be added; but no one surely wants to be convinc'd, that we live in a

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very Expensive Age, and, that whereas it was formerly the general Concern and Sollicitude how to get so as to *lay up*, we are now only anious to *gain sufficient to support our Expence*. When Men were wiser, they went not beyond the *Needs of Life*, and laid up the Overplus of their Gain. They might allow (tho' it was rare) of an expensive Excursion now and then; but they usually made themselves amends by their after *frugal* Management: But we have *now* so long used our selves to Superfluities, by giving way to Pleasurable Inclinations, that, without the *united Force of Industry and Frugality*, we shall never be able to recover and reassume the wiser Practice of those who confined their Desires to *Necessaries* only, and made, by their *Savings*, Provision against the *Rainy-Day* of Adverse Fortune.

A *third Cause* why *Industry and Frugality* are not more in Esteem and Practice, is, either thro' the *Want* of *LAWS* or the *due Execution* of them, whereby to *enforce* the Exercise of them. A Man may, without Controll, be an idle Spendthrift, and bring himself and his Family to Poverty and Want. There is no Law to prevent a Man's being a Beggar, if he has a Mind to it; and 'tis a great Temptation to our *slothful* and *idle* People, that the Parishes are bound to receive and find them, when they are no longer able to go about to beg and steal.

THERE are indeed Laws to punish *Vagrants* and *Drunkards*; but the Stocks and Whipping-Posts, as they have been for a long Time much
out

out of *Use*, so they are now almost out of *Being*. A Drunkard was formerly a Sight of Abhorrence, and was justly expos'd to the Scoff and Oidium of People; but 'tis now become Matter of Sport and Pastime to see any one acting the *Swine* in *Humane Shape*.

ANY one may be Drunk, Debauch'd, and Disorderly, wasting his Time, and losing his Money at Games and Sports, And who dares say, *What dost thou?* Scarce a Town or Parish but can evidence this Truth: They can see, to their Costs the Idle and Lazy among them neglect their Work and Labour, and attending the honest Callings they were bred up to they can behold some sauntering up and down the Streets, others lying whole Days at the Ale-house, while their Families are famishing at home, and not a few following the Diversions belonging only to Gentlemen. They Hunt, they Fowl, they Fish, and Fight Cocks; and whosoever dares to interpose either with Counsel or Reproof, the Malepert shall presently repartee, *Who made thee a Lord over me?* As the Drunkard rails at his Rebuker, and arraigns him for Disaffection to the Government, for endeavouring to lessen the Revenue of *Excise*, so other Libertines cry out against those who correct them, that they are for destroying the Liberties of the Subject. Thus all Private Mouths being stopt, and the Publick thinking not fit to open either that of the Legislative or Executive, so as to restrain and curb the corrupt Minds and perverse Wills of Men, they may be as *slothful* and *expensive* as they please, and run

into such Excess, as to cashier *Industry* and *Fragility* from all Humane Usage, and exercise it only on Brutes.

THUS much by way of General Address; what is yet to come shall be particularly apply'd, and accomodated to the several Conditions and Circumstances of

	[	GENTLEMAN,
		SCHOLAR,
		SOLDIER,
THE	{	TRADER,
		SAILOR,
		ARTIFICER,
		HUSBANDMAN,

GENTLEMAN.

GENTLEMEN may think themselves needlessly brought into the List, and be apt to think, that their happy State should exempt 'em from harkening to Doctrines so disagreeable as the *Taking Pains* and being *parsimonious*, as what is calculated only for such as have not sufficient to subsist without the Exercise of *both*: But Persons of Estate and Distinction may please to know, that the Cares and Troubles of this World must be undergone and discharged by the Inhabitants thereof, according to every one's Class and

and Condition; none being totally freed from a Share of helping to bear the Common Burthen: And as the most Servile and Laborious Part falls of Course to the most Abject, so that which is most easy and agreeable will ever be the Option of those whose Circumstances lay claim to be the first Choosers. But choose every one must, and will no doubt do it, as they have Liberty of Choice; which will ever reside more or less, according to the several Capacities, Ranks, and Degrees of Men. A KING hath his Cares as well as the Common Labourer: If then *Gentlemen* must have their Share in the Common Business and Concerns of Life, *Industry* in the Dispatch of it is not below or unworthy their Regard.

AND as no Condition of Life exempts them from the common and ordinary Calamities of it, but that Rich Men, by the Vicissitudes and Contingencies which we are all subjected to, oftentimes become Poor; that the Great and the Noble are sometimes reduced to Necessity; and that 'tis not given to the Wisest of Mortal Men to foretel what will betide them the next Moment, it must surely follow, that a Lesson of *Frugality* may deserve the Attention of the Wisest and Richest of Humane Race. Such then may please to consider,

THAT *Industry* and *Frugality* move in a Gentleman's Sphere, in a careful circumspect Managing and Husbanding his Time, affording to each, and every Thing under his Government, a just and due Proportion of it; not spending

too much on some, and too little on others; in particular, not carving out too great a Share for Recreations and Diversions. The Excess of Inclination in Gentlemen to their Sports and Pleasures is the *Syren* that has allured Thousands to their Destruction. When once they listen to that *Charmer* (*charm she never so foolishly*) they follow the Inchantment, and run headlong into Habit; and when that has once got Dominion over them, they are not in a Condition to attempt their own Rescue, but pursue the Chace 'till they fall into the Pit and perish.

How many Gentlemen have wofully demonstrated this Truth, by sacrificing all their Thoughts and Time, and whatever should be accounted most dear and valuable to them, to their Exceedings in this one Point? What fine Estates have been lost, lessen'd, left incumber'd, or unimproved? What Reputable Families have been reduced to Indigence? How many fine Gentlewomen, who brought ample Fortunes to their Husbands, have been made miserable? Hopeful Children, fitted by Nature to have become Considerable in the World, have been, for want of Paternal Care and good Education, left helpless, and unable to put themselves into any Ways of Subsistence, and render'd thereby obnoxious to the Temptations which such a forlorn Condition exposes them to, and are often ensnared thereby, *The taking indirect and dangerous Ways to keep from Starving*: And all this by means of Gentlemens making so much of their Time and Application subservient to their pleasurable

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surable Exercises and Pastimes, among which that of Drinking seems to be the Darling Delight, as what affords Gaiety of Mind, a Disposition to Mirth and Jollity; and being a Sociable and conversable Entertainment, it is got to be the grand Remedy for all the Troubles of Life, and the only Way to come at the true Gust and Relish of whatsoever is desirable in it.

BUT if Gentlemen would be perswaded seriously to consider, before they engage in the Purchase, what they must in the End pay for their Pleasures, (when unmeasurably pursu'd) and would lay to Heart the dismal Consequences which must inevitably ensue the out-living their Estates, and neglecting their Families, they could not surely be so barbarous to bring such Desolation upon themselves and their innocent Off-spring, by gratifying a vitiated Propensity to Sport and Diversion, and especially to that of Drinking, which is such a downright Destroyer of our Time, Health, & Estate, and has so many occasional Evils and dire Events attending the Excess of it, that were not Men drawn into it by Degrees, it would be next to impossible that any Man of a common Understanding should suffer himself to be at once captivated by such a consuming and destructive Vice.

How then should Young Gentlemen be upon their Guard against the first Insinuations to the Practice of it: For, as ever they hope to live a serene healthy Life, and die an easy happy Death, they must by all the Ways and Means imaginable avoid being decoy'd and drawn into a Habit
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of what will rob them of all the Delights of Temperance, as Soundness of Body and Mind, and Length of Days, and, instead thereof, introduce such a Train of Evils as will eat out all the solid Satisfaction desirable on this Side the Grave, and will send them down to it, not with *Grey Hairs*, but with Grief and Sorrow for their having, by an intemperate and disorderly Life, brought them to an untimely painful Death.

INDUSTRY and FRUGALITY in a Gentleman's Conduct should show themselves likewise in taking Cognizance of, and making Inspection into, all his Affairs, especially that of his Cash, and more especially if under the Care of a Steward or other Servant; that Receipts and Payments be nicely observed and enquired into, Vouchers examined, and Totals cast up, and with such Strictness and Attention, that Servants may see it is done in good earnest, and with such a Resolution and Readiness as may convince them, that it is the Result of an *industrious frugal Mind*, and not out of Formality, or to keep them under the Fear of offending: And this is necessary more on account of *good* Servants than *bad* ones; for it can only prevent a bad Principle in a bad Servant from Overt-acts, but a good and faithful one may, thro' the Force and Power of Temptation, (and there cannot be a greater than to be carelessly over-look'd, or not at all) become a wicked one. Therefore there is no Plea for a Gentleman's Omission herein on the Score of his having a good Opinion of his Servant; for if he be *honest*, keep him so, by not giving

ving him Occasion of thinking to be otherwise, by a careless superficial Inspection, or total Omission, of his Transactions. It would endanger the Morals of the most Resolved in Vertue to have a Trust of Cash, and an Opportunity of Misapplication without being discover'd.

IF a Gentleman be his own *Cashier*, he must not indulge himself in the Neglect of keeping an Account of his *Comings-in* and *Layings-out*: For the having in View his daily Disbursements will certainly contribute to his good Oeconomy. It is indeed the Spring and Life of it; for as it is in it self a singular Instance of *Industry*, so the natural Effect of it will be *Frugality*. A Man may miscarry notwithstanding his Niceness in Accompts: but the Omission, or a partial imperfect Way of keeping them, has been the common Rock whereon so many have split, and the due and regular doing of it is a Compass, that whoever steers by it needs not fear, under *Providence*, of being shipwreckt, but have a prosperous Passage thro' this World.

'Tis Mens spending, and laying out at random, that has ruin'd so many: 'Tis to run blind-fold thro' the World not to allot and proportion our Expences to our Income; And who can do that, without keeping an Account of both? So that there is nothing Gentlemen should have more at Heart than adhering to a Practice which is of so great Importance to them; 'twill denote a great Point of *Wisdom* in them, and 'tis the ready Way that leads to *Wealth*. For the frequent looking over our daily Expendings will almost

necessarily put us upon Contrivances to *save* and to *spare*; and the Fruits of *Frugality* will then appear, and we shall soon be convinc'd of this Truth, That Estates are more easily and certainly got by *frugal Management* than by the Gains of *Industry*. It is usual to hear some say, That should they keep an Account of their daily Expence, the Sight of it would make them Mad; and therefore omit it. This is being afraid before they are hurt, or likely to be so; for surely the Experiment was never made to that Effect, but the contrary Practice hath brought many a Man to his Right Mind, but never put any one out of it.

GENTLEMEN have the greatest Reason to be on the Side of *Industry* and *Frugality*, because it is incumbent on them to improve their Understandings, and fill their Minds with all that useful Knowledge which is necessary to make them serviceable to the Publick; to be well acquainted with all the Parts of our Constitution, the Form of our Government, the Prerogative of the Crown, the Liberties of the Subject, the Usages and Privileges of Parliaments, the Nature of all Offices, and the like: And is all this to be done without a close Application and much Time in Reading and Study? But, the Truth is, because it does require a great deal of Labour and Time, and affords at first so little of Diversion, being a dry and insipid Task, therefore Gentlemen disrelish it, and do not care to be attach'd to any Thing but what will give them a present Gust of Pleasure; they love not to take Pains unless the Reward

ward be at hand. This is the chief Cause why these Laudable Studies are so much laid aside, and that Recreations and Pastimes are so multiplied among those who should despise Sensual Pleasures, and aspire after those of the Mind: But because they are not to be so soon come at, by reason some Exercise of the Rational Faculty is necessary to rouse it up from the Lethargy our Youth and Vanity usually cast it into, before we can tast the delectable Contemplations of the Mind, few have Patience to wait 'till their Reasonable Appetite be prepared to relish them.

THERE are sometimes Persons whose Understanding was either never so much clouded with Sensitive Delights, or is of that native Brightness, that it breaks forth of it self, and dispels all the Sensual Mists that commonly obstruct and hinder it; and such as these do not stand in need of any preparative Exercise to dispose them to the Tast of Rational Pleasures; they easily shake off Sence, and converse with the Diviner Part: But with the Genearality it is not so.

BUT would Gentlemen be perswaded to hearken to the Calls of Reason, and vouchsafe to listen to its Dictates; if they would relax a little from their eager Pursuit of what they call their Sport and Pleasure, and inquire and search into the Nature and Tendency of these Twin-Vertues of *Industry* and *Frugality*, they would find, that in the due and regular Exercise of them there is more Manly and durable Delight than what the Utmost of our Fashionable Diversions can possibly afford us.

THESE Two Vertues then are nothing else but what arises from that First and Universal Principle of Nature *Self-Preservation*. They are the Two main Streams that flow from that Fountain. When we come to Years of Thought & Consideration, we are as naturally solicitous about Ways and Means of Subsistence as we are to suck the Breast when we are born, provided the Mind has not been before poison'd and corrupted with too great Indulgence in Play and Pastime, and thereby depraved and vitiated from its Natural Instinct. And it is this Solitude that is the immediate Forerunner of *industrious* and *frugal Thoughts*, how to *get*, and *spare*, and *lay up*, providing thereby against the Evils of Adverse Fortune, to which we are all liable. And if these Thoughts are suffered to revolve in our Minds, till Occasion breaks ^{forth} and Opportunity presents, for Action, they will produce these Two Natural as well as Necessary Procurers and Preservers of all Good Things to us, *Industry* and *Frugality*.

AND as we conform to the Calls of Nature, when we take care for the Future, so we gratify thereby in the highest Sense the Rational Faculty, than which nothing can be a greater Delectation: For when we do what our own Minds (when they are not misguided) approve and applaud, we have the Suffrage of the Almighty on our Side. Our Consciences (*i. e.* the Judgment of our Minds) were given to be our Rule to guide and direct us; and when we carefully order our Goings in this Path, as we pass the Stage
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of Life, we answer the Original Intentions of our Maker ; and when we do so, what inward Satisfaction and Serenity must needs arise in our Breasts, infinitely surpassing all the light and airy Transports of Sensitive Gustoes.

TO make it evident then that we act most agreeable to the highest Reason of our Minds when we are truly *industrious* and *frugal*, let us in our Thoughts survey our present State and Condition in this World, and see how we are beholden to these Auxiliary Vertues to succour and defend us against all the Evils we are exposed to, and to whose Aid alone we owe (under GOD) the obtaining and keeping all the Good Things we are capable of enjoying.

It is owing to the *Industry* and *Care* of our Parents that we are nursed and brought up in our helpless State of Childhood, and that according as they are therein more or less *industrious* and *diligent*, so much better or worse we fare afterward. When we are grown up and able to shift for our selves, and begin to think upon what Terms we are here in this Transitory State, what our Work and Business is while we are in it, and what the End and Issue at last will be, we soon perceive what helpless defenceless Creatures we are. We have indeed Appetites that crave for Sustenance for the Support of Life, but no Means to come at any but what we must either gather or get with our own Hands. We are liable to infinite Evils, and not one Moment secured from one or other of them, destitute of all Defence, save what our own Strength and Policy

Policy can furnish : But unless an *industrious vigilant Mind* will actuate and exert them, we may lie down in the Ditch, and in vain cry, *God help us !* When we are possess'd of any Thing, the Injoyment of it is as precarious as our Lives, which are in Danger every Moment ; and we have nothing that can secure the one or preserve the other but our own *industrious frugal Fore-sight*.

And as to our Preparations for a BETTER STATE, Is it not evident what Pains we must take to govern our Passions, subdue our Lusts, and regulate our Affections, and so order our Conversations agreeable to our Faith, that so our *Belief and Practice* may be of a-piece. This surely requires great *Industry* and a *frugal* Management of our Time, if we attend as we ought to the due Performance of it : And when these Things are hid together, when the Work of this Life and what relates to the other be united and honestly discharged, which is living to the End and Purposes for which we were made, our Reason receives the highest Gratification 'tis capable of in this Mortal State, and thereby we treasure up to our selves such Peace and Tranquility of Mind as is not to be equall'd by any Thing in this World, and only exceeded by the Joys of a better.

A Gentleman's Condition, tho' never so Opulent, is so far from intituling him to more Ease and Inactivity, or a less Concern how his Expence is managed, than others of *meaner Circumstances*, that the more a Man hath the

WISE and WEALTHY. 47

the more should be his Care and Vigilance; and proportionable to his Spendings must be his Management. A great Estate will have great Goings-out, and will require an equal Degree of *frugal Contrivance* to act to Advantage. The common Saying, tho' somewhat *Hyperbolic*, That *there is greater Care and Trouble to keep than get an Estate*, gives a Sanction to this Truth, and all Men of great Possessions. their daily Experience confirms it.

IT is a fatal Errour among many, but especially the *Junior Gentlemen*, that they think they have nothing to do in the World but to spend what they have in such a manner as will make most for their Delight and Entertainment; and from this false Perswasion their Thoughts are always intent on projecting how to tast the Sweets of Life, with the most exquisite Gust and Relish, without minding or regarding the Cost either of Time or Money. As this is a very *false* so it is a most *mischievous* Notion, and hath a Thousand Evils at the Heels of it; at least it hath enough to make any one miserable *here*, and to endanger him *hereafter*. For where a Mind is wholly set upon gratifying the *Sensitive Faculties*, all the other Parts of Life are left out of the Account; every Thing must be subservient to this grand Design: If *Religion, Reason, Interest, Necessity*, or any thing, comes in its Way, they must vail and give up to it. Nor can the Consideration of *Health, Length of Days*, and a *gentle Exit* out of *this World*, be heard or attended to. They profess to believe that a *short and merry*

ry Life is best, and as is their *Faith* so are their *Works*; They *live apace*, and consequently must *die soon*.

LET the *Gentleman* then please to consider, That *Industry and Frugality* rightly understood and practis'd, as they will administer to him the most Substantial of all Sublunary Pleasures, so they will be more his Glory than his great Possessions. *Solomon* tells us, that *the diligent industrious Man is a Companion for a King*, intimating thereby, that *that* Vertue raises and exalts a Man's Mind as much above the Common Level of other Mens as the Person of a *King* is distinguished by his Royal Robes and Dignity from his Subjects. *Industry* and a diligent Attendance on the Affairs and Business of this World, whether in High or Low Degree, is such a transcendent Attainment, that it exceeds all Moral Excellencies whatever. It acquires (*humanely speaking*) all good, and prevents all evil Things. If a Man wants Riches, it will procure them; if he comes short in Understanding, 'twill make him Wiser or supply the Want of it another Way. It will not only preserve us in Health, but, by a diligent Attention to the State of it, and watching (as an *industrious Mind* will ever do) the Fluctuations it is subject to, and applying timely Remedies, it will recover the Disorders of it: 'Twill likewise lengthen our Days to the Period of Old-Age, when, like Fruit fully Ripe, we shall drop out of Life with Ease, and without Reluctance, freed from the Anguish and bitter Agonies, the amazing Terrours, and intolerable

ble Pangs which usually attend the untimely & unprepared Departure of those who seem fond of forcing, by their unkind Neglect and ill Usage both of Soul and Body, a Separation long before God and Nature intended.

AND are these the genuine Fruits & Products of living *industriously* and *frugally* in the World? How then can Gentlemen suffer their Recreative Exercisesto monopolize their Time and Thoughts, and allow so little for their managing their Estates and improving their Minds? How are they able to defend the so frequent, long, and unseasonable Sittings at Drinking, forcing Nature to receive such unreasonable and excessive Quantities as must inevitably break their Constitutions, and make them weak and crazy, before they come near the Age of Grey Hairs? And how can they answer it either to Body or Mind, to sleep away so much of their Time, and especially those chearful entertaining Minutes of the Morning?— Surely whoever reads Sir *Rich. Steel's* TATLER, N^o. 263. must be perfectly enslaved by habituated Sloth and Indulgence to Ease, that will not be prevail'd upon to take into his wakeful Part of Life those early refreshing Hours. Would to God some Generous Youths in the Gentleman's Class were inspired with Noble Resolutions of reforming these pernicious Practices, that they might be Examples to all about and below them, and that their Courage might be as Great as is the Goodness of the Cause: This would make them the Glory of the

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present Generation, and the next will have great Reason to call their Memories Blessed.

SCHOLAR.

INDUSTRY and FRUGALITY is so much the SCHOLAR's Province, that he may account it a needless and over-officious Work to be told how conducive they both are towards the Acquits of *Learning* and *Knowledge*: But, with his Leave, it must be observed, that how much soever Scholars may know, in this Age, of the *Theory*, they are very defective in the *Practice*, of these so necessary and useful Vertues. Whoever views the present Condition of our Schools, Inns of Court, and Universities, (excepting some of our Great and Well-endow'd Schools) will soon see how much we are fallen from that Strictness of Discipline our Fore-fathers were fond of, and with great Care maintain'd. But now the Governours of our Seminaries of Learning have much slacken'd the Reins of Government, and the Governed have unbridled in Proportion. The Reins are easily let loose, but very hard to recover: And this is wholly owing to the Abatement and Decrease of *Industry* and *Frugality*; which being the Disease, the Increase must be the Cure; and 'twould be well if both the Instructors and the Instructed were agreed in the Point, and jointly resolved to begin the good Work, since it

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is of so great Import, not only to themselves, but to the Publick Weal, that the Places set apart and dedicated for the Advancement of good Literature and Liberal Education, should be made use of to no other purpose but to answer the great Ends of their Institution, and that the Time to be spent there in Study and Exercise be managed with all *Industry* and *Frugality*, taking no more Time for recreating and unbending the Mind than may suffice to set it to work again with greater Vigour.

THIS was the Original Design and Purpose of our many Noble Foundations, and 'tis great Pity that the first Intention should in the least be deviated from. *Industry* and *Frugality* are the Life and Spirit of those Places: If *they* are once forc'd to take their Flight, farewell every Thing but meer Form and Outward Appearance. The Streams must needs cease when the Spring fails. How should this affect all the Collegiate Inhabitants, and animate them to put a Stop to the Decay of what should be the darling Qualities of every Member of their several Societies, and esteem'd the distinguishing Badge of Honour and Respect among them. They that Excel should be had in the greatest, and the Lame Proficients in the least Regard. Till these Two Ornamental Vertues become the chief Furniture for adorning these appropriated Dwellings, they will never appear as Places dedicated to those great Uses of acquiring Knowledge and Wisdom by Learning and Study: For when the latter are but

faintly pursu'd, the former is never attain'd; which destroys the very Purposes for which these Houses were so worthily set apart.

THE Complaint is in every one's Mouth who has felt the Evil, that an *Academick Education* is become very Expensive; which must be chiefly ascribed to the Decrease of Discipline. Students do not now a-days conform to Statutable Rules and Injunctions out of a Veneration for the Laws, or Respect and Reverence to their Superiours, but meer Compulsion from the Fear of Penalty: For whenever they think they are out of Danger of having their Blot hit, (for 'till it be they conclude it *none*, be the Crime what it will) they scruple not at the greatest Enormities,

THE Affectation is so great among *Under-Graduates* to appear to be above what they are, that they seem asham'd of the Habit they are obliged to wear for Distinction's sake, and would fain, by little Alterations, make it look like what it is not. They are for inverting *William of Wickham's* MOTTO, would be *Men* before they have *Manners*, having not Patience enough to pass the Period limited for taking *Degrees*. Their Inclinations to the Vanity of Modish Dress, and the mighty Propensity of congregating for Drinking and other Diversions, seems to over-rule and bear down those aspiring Thoughts and Desires after Learning, which alone should fill the Breasts of all that enter the Places consecrated to Erudition. From hence comes not only lavish Expences, but
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(what is most to be lamented) the irreparable Loss of the only Opportunity of a Young Man's Life for laying the Foundation of his future Welfare. And is not all this owing to the Want of *Industry* and *Frugality* both in Governours and Governed? If the former were industrious to keep the latter to their Duty, they would as diligently apply to the Discharge of it, and thereby prevent the Mispending so much of their Time and Money as is now squander'd away, not only for *nought*, but, what is much worse, the Ruin of many a Man's Health and Morals.

IT must be confess'd, that many of our Youth who are sent to the Universities are previously tinctur'd with the Love of Ease and Pleasure, not fired with Emulation, as all ought to be who have any Purpose of being Proficients there; and this we must ascribe to the Deficiencies of most of our *Country-Schools*, where no adequate Preparation is made for transplanting Youth to those Great *Seminaries*. This is owing very much to the little Encouragement given to School-masters, whose Profession, if exercis'd aright, and with Judgment and Industry, deserves our utmost Respect and Esteem. It is not only to teach our Children *Languages*, but to cultivate and ripen their *Understandings*, to bring them under Discipline, by softening their Wills, and inuring them to a patient industrious Pursuit of what is Commendable and Praise-worthy: And can those who will undertake and perform, as it *ought* to be, such an important laborious Work be *too greatly*

greatly encouraged? No surely! The *deserving* Teachers and Instructors of our Children ought to be had in great Honour by us, and to be animated with Rewards answerable to their Work. They should come under the Regard and Concernment of our Legislature, and have Publick Provision assigned them, and great Care taken that none but the *meritorious* should be admitted to such a weighty and skilful Employment. The contrary Practice hath almost render'd of no Effect our many Country Free-Schools, where Masters are chosen without any Regard either to *Scholarship* or *Genius for Instruction*; the Choice being often left to Persons who understand neither the one nor the other; and nothing but Interest, Humour, or Party, appear in Elections. An Example of this kind, with the Evil Consequences that attend it, may illustrate this Truth, and may make greater Impression on those who have this great Trust committed to them, than any Advice or Counsel, Examples being very enlivening Precepts,

THERE is, in a certain Town in the County of *DEVON*, an Endowment for a *Free-School*, and Two Exhibitions towards the Charge of making Two Scholars; and 'till about Five and Thirty Years ago, or more, there had always been very Eminent Masters in that School, who conscientiously and industriously, as well as skilfully, discharged the Duty of the Place; by which means it became and continued Numerous, not only of Town's-Boys, but of Gentlemens Sons of the

the Neighbourhood, many of whom Boarded in the Town, which was of great Conveniency and Advantage to the Inhabitants, in having Twenty or Thirty Boarders at a Time, paying well for their Diet and Lodging, and causing great Resort thither. Had there been a Succession of such Masters, the Town by this Time had been, by a modest Computation, Five or Six Thousand Pounds the better. But it had the Misfortune so long since to have it interrupted, and thereby lost all the Good which had accru'd to them whilst the School remain'd in Reputation: For there happening one to be chosen (who is still alive) that came far short in Merit of former Masters, whose Deficiencies were no sooner discovered but it declined, and fell almost to nothing, and so has continued to this Day. And as the Town might have gained so considerably, had the School been kept up in Credit by an Able Master, so it has lost much by having been forced for so long a Time to send Children abroad to Board and School. This discovers not only the dire Effects of showing the least Favour at Elections on any other Account but pure Merit, but it likewise demonstrates the sad Fruits of a *remiss, unactive, slothful Spirit*, a Temper the very Reverse to a *good Schoolmaster*.— The Consideration hereof should at Heart affect all who are concerned in Elections of Masters of Endowed Schools, because this Example puts it out of all Question that they who choose Persons incapable of answering the

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End of such Benefactions are alone culpable for all the Damage and Mischief consequential upon it. Here is not only the Loss of above Thirty Years Annual Income, but a Deprivation of all the Good which would have accrued if it had been rightly and justly, and with Care and Caution, apply'd to the true Intent and Design of the Donor.

It were most heartily to be wish'd, that all those to whom the Care and Instruction of such of our Youth as are designed for Literature is committed, would lay to Heart the Importance of that great Trust: That they would consider how much the future Welfare of their Scholars and Pupils depends upon their good Management and Conduct. As they manure and prepare the Soil, and sow the Seed, such will be the Produce: The Crop always answers to the Culture. An industrious skilful Instructor will meliorate Nature, as far as it is capable; and the Attainments of Proficients will ever be in Proportion to the Pains and Artful Management of their Teachers, especially when Learners join their utmost Endeavours, and strive with Earnestness to receive and digest Instruction: And indeed, without a mutual Concurrence of both Master and Scholar, the Work of Erudition will never run smoothly on: There must be a joint Adhesion in it: As the one labours to instil Knowledge, so the other must to imbibe it.

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It cannot be here unseasonable to recommend to all Scholars and Pupils, who are desirous to acquit themselves with just Applause, that they would make their Business their *Delight*, and not account it their *Task* and *Burthen*, as knowing, that in their *industrious* and *attentive Dispatch* of it is wrapt up all their Happiness: Let them consider to what End they are sent to Schools & Colleges, how *great* their *Work*, how *short* their *Time*, how much their Expence, and what Expectations their Friends and Relations have of the Improvement of this most Valuable Time of their Lives, which if once lost and squander'd away is never more to be retriev'd. They should watch over their Inclinations and Desires, and curb them: When they would incline to Remissness, Delay, or Neglect of Business, or if in the Intervals of it they should prompt them to spend too much Time in Refreshment or Bodily Exercise, they should then exert a Resolution worthy the Occasion, and crush the Inticement by a peremptory Determination to apply to Book and Study, and to look upon all Relaxation from Business as *lost Time*, and as subservient only to the better Dispatch of it. And what can be said sufficient to make our Young Students to abominate that malevolent Spirit of Intoxication by Drinking, which now so much haunts all Places and almost all People? What Havock has the Malignity of it made among us in this Age? What hopeful Young Persons has it debauch'd and brought to the Period of their Lives, when they were but just beginning to live? And if the

Strength of Constitution hath in some withstood the Shocks of frequent Excesses, 'till Habit had introduced it into Nature, yet there it has made Life a Burthen, and bereft them of the true Relish of it by the painful Diseases always incident to Intemperance. One would be apt to imagine that this should be enough to create an Aversion in Young Men (who are, no doubt, desirous of Long Life, Health, and Happy Days) to be told, that the Excess of Drinking will most effectually rob them of all these, and bring them to a melancholly if not a miserable End: That 'tis a Vice so ensnaring, that if they come into its Confiner, they hardly ever retreat, and therefore dangerous to be trusted, or ventur'd upon.

LET what hath been said suffice for the *Scholastick Readers*, with this Conclusion, That where *Industry* and *Frugality* prevail, there Learning prospers: For when no Pains are spar'd, nor Time wasted, in order to the Attainment of it, the Progress must be proportionable, and the Increase come up to the Measure of such extraordinary and never-failing Means. And, on the other hand, where these successful Vertues bear little Sway, Strictness of Discipline is in its State of Declension; as that waxeth faint, Remisness and Sloth (those destructive Weeds to the Growth of good Literature) fructify and prosper.

SOLDIER.

SOLDIER.

THE Gentleman SOLDIER will surely receive in good part what is intended to do him Service ; it being to advise the Spending his spare Time to some good purpose or other, and not throw it away, as what is of no Value or Account with him, and also to save and lay up the Over-plus of his PAY ; and tho' that of the Common-Centinel be but *small*, yet he may, by the Skill of *frugal Management*, by little and little, lay up against an evil Day. The Intervals of Time which all Soldiers have from Duty, if industriously and honestly made use of, to the utmost they are capable, would at the Year's End furnish something would be worth looking upon, the very Sight of which would afford more Pleasure and Satisfaction than they have enjoy'd throughout the past Year, by humouring an idle, careless, and lavish Disposition, which is a Sin so easily besets a Soldier, when he is off from Duty, that, unless he will employ a Part of his Courage to overcome that formidable Enemy, it will be continually beating up his Quarters, and never cease, 'till it has carried him away Captive, and forced him to the Commission of what will rob him either of his Peace or his Pence, and very often of both.

WHEN a Man hath more Time than his Employment requires, he is greatly under the Power of Sensual Desires and Appetites, and without a great deal of Self-denial and a Resolution sufficient to exercise it to good Effect, his Propensities will be too prevalent for him. Nature in all its Cravings is so violent, that where it finds a Possibility of being gratify'd, all the Powers of Reason alone, without the Help of a very vigorous Resolve, prove frequently ineffectual. Soldiers need not be told this Truth; they have daily Experience of it; and happy would it be for them to be as much upon their own Guard against the Temptations of their idle Time, as they are in the Execution of their Duty. And, in doing so, a double Advantage would arise, because the Means of avoiding Mispending of Time is the Way to employ it to Advantage: For as it is very rare to waſt our Time without the Expence of Money; so we not only *ſave* but *gain* it, by a good and industrious Use of it.

Is it not great Pity to observe what a Consumption of Time and Expence of Money there is among our Soldiers at this Day, by Drinking, Gaming, Sporting, or idle Sauntering, and that not only among the Common Sort of them, whose well-boned Limbs are fitted for Labour, but the Officers, whose Liberal Educations have prepar'd them for the Pleasures of the Mind, by Reading and Study? They would find their Account at the Year's End, if they would discipline themselves, in this Respect, as they do their Centinels.

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Centinels. They can, if they please, subject their own Minds, their Wills and Affections, to the Rules of Reason, Prudence, and Convenience, without putting Necessity into the Case, tho' it often will creep in, *nolens volens*. What Good would accrue to themselves and the Common Soldiery, if they would resolve to be the gallant Leaders of a Reformation, and strive by Example, Inspection, and Counsel, to manage and improve spare Time, and save needless Expence, and so bring *Industry* and *Frugality* into Martial Esteem and Reputation.

WHEN the Soldier shall be once perswaded to be so much his own Friend as to make the most of his spare Time, and manage his Expence by the Art of *Saving*, how happy would be his Mind! how healthy his Body! how full his Purse! and what Honour and Esteem would always attend him! And when *all these* shall be added to a *British Courage*, how Consummate a Generation of *Gentlemen Soldiers* would *Great-Britain* be bless'd withal! And nothing is requisite towards the Attainment of all this, and to make us a Nation thus happy in our Military Men, but Minds willing and resolved to encounter perverse Inclinations, disorderly Affections, ungovernable Appetites, and unruly Lusts, which so much disturb the Peace of the World. These are the rank Weeds which of themselves spring up in Minds uncultivated, and unemploy'd: When our Thoughts are busied about the laudable Things of Life, and industriously at Work
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to succeed in our Enterprises, these Pests of Humane Society and Converse are either extinguished or so over-ruled as not to molest or hurt us. Why then should not the Soldier be as much fir'd with ambitious Desires to overcome *himself* as to conquer his *Enemy*, since the Wisest of Men hath assured us, *That he that ruleth his Spirit is greater than he that taketh a City.*

It ought not to be omitted to put the Soldier in mind, that if no Worldly Considerations will prevail with him to forbear the Consuming that Over-plus of Time his Profession spares him, in what is either not allowable or commendable, there will be an After-Reckoning for all those valuable Minutes that have been trifled away or mispent. 'Twill be a double Account when the Good he might have done, and the Evil he hath done, shall be brought as a two-fold Charge upon him: He will therefore do well to bethink himself in Season how he will be able to answer his daring to omit the one, or presuming to perpetrate the other: And let him not delude himself by entertaining Atheistical Notions, with Design to stifle the Thoughts of these Serious Things. It may indeed serve for present Amusement, or, like a *Popish Indulgence*, to quiet his Mind whilst he is under the Impression of the Pleasures of Sensual Gratifications: But, *he may depend upon it*, that, when the Gusto is gone off, by Age or otherwise, fearful and awaking Cogitations will croud in upon his abused Mind, to his Confusion in this World, and Destruction
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in the other, unless a Timely Repentance and Reformation prevent it.

T R A D E R.

To tell the TRADER *he* should give Pre-
 heminance to *Industry* and *Frugality*, or to per-
 swade *him* to the Practice of them, may be tho't
impertinent, because they are as much the Es-
 sentials of his Trade as the Skill and Art of it is.
 But ever since *fair Trading* began to turn into
foul Tricking, and Men, by the Artifice and cun-
 ning of *Stock-Jobbing* and *out-witting* one ano-
 ther, got Estates without the honest Helpers of
Industry and *Frugality*, a *prodigal Waste* both of
 Time and Money hath necessarily ensu'd; For
 where little Pains have been taken to get, it goes
 with as much Ease as 'twas got, not like those
 which have been acquired by the *industrious* and
frugal Hand. For, when Estates have been *ho-*
nestly and *painfully* gotten, they are said, by Way
 of *Metaphor*, to *wear like Iron*. On which Ac-
 count, and to give some Check to the Increase
 of such Corruptions in Trade, in order to the
 Recovery of its pristine State, 'tis hop'd the *ho-*
nest fair Trader will not think himself ill-treated,
 to be told, That if he frequently would ponder in
 his Mind how hard it is, in the good Old Way
 of Commerce and Traffick, to *get a Penny*, and
 how easy it is to *spend a Pound*, he would effe-
 ctually

ctually be perswaded not to part with his Pound, but for a Pound's worth, and gain as many Pence as by his Skill and Industry he was able.

A TRADER'S Business is to buy and sell, and by means of a reasonable Profit be enabled to live for the present, and lay up for the future; but he must ever bear in Mind, That he is not sure that all he gets will abide by him, but sure and certain that all what goes out for Subsistence will never return again. Profit is *precarious*, but the *Needs of Life* are *fixt and determin'd*. This wants no Illustration: The *Variety of Losses* a Trader is liable to, by Trusting at Land and Adventuring by Sea, by perishable Commodities, and Perils from Thieves and Fire, makes it manifest, that he is set in the midst of Contingencies, and subjected to so many fortuitous Events, that his *utmost Precaution*, assisted with an *indefatigable Industry*, is but barely sufficient to guard him against all the Evils that his hazardous Circumstances subject him to; but that sometimes, when concurring Causes meet, to draw on Disappointments, the most vigorous Efforts to withstand them are baffled and beat back, and the Man who but Yesterday valu'd himself worth *Thousands* is to-Day not esteem'd at *Three pence*. Can any one that is set in so slippery a Place not take heed to his Steps? Hath he Leisure to lavish away either Time or Money, when he hath no real Claim to either? For whilst all he hath under his Management is in Hazard, how can he call any Thing his own? Commerce hath
always

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always a *Debtor and Creditor Side*; as he *trusts others*, so he is *trusted* by others; and 'till the Game is up, and a Ballance be made, either by Death or other Conclusive Event, of the Success of his past Negotiations, it cannot be known on which Side he stands with the World.

THE foregoing Consideration extreamly condemns the *expensive Way* of Living of our Trading People: How strangely fond they are in imitating with Eagerness the Gentry and Quality in their Variety of Apparel and Dress, in beautifying and furnishing their Houses, and in their frequent and expensive Entertainments and Diversions. Surely it was much better for the Trading World, when Men minded their Commercial, and Women their Domestick Affairs, with such *Application* and *Industry*, and with such *Inspection* and *Frugality*, as not to find either Hearts or Leisure to be so vain as to move out of their Sphere, to be thought to be what they themselves knew they were not. When our Trading Fore-fathers attir'd themselves, with a Constancy and Decency, in Dress becoming their Station, and look'd twice on a Penny before they would part with it; when they found all their Time and Pains little enough for the honest Discharge of their Business, and instructing their Children and Servants, and had none to prate away at Publick Houses and needless Visits; *then* was the Time that *Traders* look'd & liv'd like *Traders*, & thriv'd accordingly. *Bankrupcy* was *then* under such Contempt, that a Man would choose to
I feed

feed almost on *Bread and Water*, rather than be brought to such Ignominy. How rare was it in Former Days to hear of a Man's failing or becoming Bankrupt, to what it is in *these*, wherein it is so common, that it hath greatly added to the Hazards of Trade, insomuch that 'tis not easy now to distinguish who are *solvent* and who are otherwise.

THE *chief Cause* of this great Evil (*which can't be enough lamented!*) is most certainly the *Decay of Industry and Frugality*, among those who are so peculiarly concern'd (as Men in Commerce are) to keep up the Spirit and Life of them to the utmost Degree of Strength and Vigour: For in vain do they think to throw their Miscarriages on the Side of *Misfortune*, when it is so plainly on that of *Mismanagement*; and 'till that be amended, we must never expect to see our former *frugal industrious Days* return.

It may not be amiss to mention here that *false pernicious Notion*, so frequently given out by Ignorant or Designing Men, That because great Expence and lavish Layings-out in the *Ware and Tare of Life* (*i. e.* Food, Raiment, &c.) occasion a great Circulation of Money among us, therefore it is for the General Good of the whole Community, that every Individual should send his Money going as soon as 'tis got: Than which nothing can be more *absurd* and *opposite to Truth* and the Reason of Things; it being evident that twas ever, and still is, the true Interest

terest of a *manufacturing trading People* to consume as little as they can upon *themselves*, that they may have the more to vend abroad to *Neighbour Nations and Foreign Parts*; and the more Gold and Silver will be returned, to the Increase of our Cash at home. A regular Circulation of Money is as necessary in the Body Politick as that of the Blood in the Body Natural; but an Excess of Flux or Stagnation are alike dangerous to both. 'Tis a great Mistake to think a Nation is enrich'd by its Inhabitants Trading with, and getting Estates by, one another; for then what one Man gains another loses: But when a People, scituated for Foreign Traffick, as we are, and all Hands at Work to supply the Calls and Demands of it, contenting our selves with *frugal Allowances* for *our own* Consumption, that so we may the better afford Penny-worths abroad, and under-sell others; This is the Way, and the *only one*, to enrich us.

OUR Neighbours of the *United Provinces* preach and practise this Doctrine, and feel the good Effects of it; *they* are as intent to *save* as they are active to *get*, and will never allow of a Separation between our Two *enriching* Vertues. They will tell you, that *Saving is in every Man's Power, but Gaining is not*: (We are sure of the *one*, but very uncertain of the *other*) And conclude in Opinion and Practice, that *Frugality* is the more sure Pillar to support any People. The Foundation of that Formidable *State* was at first laid in all the Maxims of *Frugality*, without which

it had not been possible for them, in the Condition they were reduced to, to have begun or carried on their Establishment, and continued in it to this Time; It being an allowed Truth, that there never appear'd such an Instance of the Force and Power of FRUGALITY, as in the Conduct of the *States-General of the United Netherlands*, especially at the first Formation of that Government.

THERE seems to be at this Day among the Trading Part of the Nation such a general Loose given to an extravagant expensive Humour, that if there be not a Check put to it, by the Example of some of the most Considerable and Wiser among them, getting out of the Crowd, and taking Courage to be *conspicuous* in their Resolutions and Attempts to discountenance and reform the Evil, but that instead thereof it be suffered to increase, and fix at last in an *inveterate Habit*, it must of Course follow, that there will not be that Diffusion of Wealth among us as there ought to be among a People where *Liberty* and *Property* are preserved. But as the Riches of such who accumulate will increase, so will the Indigence of the Profuse, and the latter will, by Degrees, so out-number the former, as some time or other to endanger the Publick Peace: For *Penury* and *Want* is a State of great Temptation, and when a *small Part* is *very rich* and a *disproportionable Part* *very poor*, the Body Politick is in a Diseased Condition. Our *Riches* are to the *State* what our *animal Spirits* are to our *Bodies*; there ought
to

to be such a diffusive O'er-spreading the whole, as not to leave any Part uninigorated; and when all Parts partake according to their respective Requisites, the whole Frame is in Tune and Harmony.

MOREOVER, this *lavish squandering Temper* does, in the very Nature and Tendency of it, destroy the true Spirit of INDUSTRY, and in lieu thereof disposes to *Artifice* and *Craft*: For we cannot consume our *Money* but with our *Time*; so that to the Trader 'tis not only a *double Loss*, but all the while he is upon the Expensive Pin he is playing away all Disposition to *Diligence & Industry*; and when that's gone, farewell to all fair Ways and Means of Subsistence; *Tricks* and *Cunning* must come in Place of *upright Dealing*, to support a Life of *Sloth* and *Laziness*.

IT is out of all Question, that INDUSTRY and FRUGALITY must go Hand in Hand, & be made equally assisting to the Prosperity of all that are engaged in Trade and Commerce; the one cannot subsist without the other: For what will a great *Industry* signify, in order to be Rich or get a Competency, if we do not *save* and *lay up* what we get; and to be sure, 'till *Industry* has done its Part, and got somewhat to *save*, there is no Room for the Exercise of *Frugality*.

'Tis strange, that *this Age* should so differ from the *former*, that those who know and experience the Pains and Fatigue, the Anxiety and Hazard,

Hazard, of getting in a Way of Trade, in these Days should spend so freely and so easily, when in the former they gained with *more Ease*, and spent *less freely*; and 'twas ever observed, that the most Considerable *Gainers* were the greatest *Savers*. This must needs come, in a great Measure, from that ruinous Practice of many of our Traders, especially New-Beginners, that they *spend* in their Way and Manner of living in Proportion to their present *Gain*, not considering, (*as 'twas hinted before*) that no Man can call what he gets *his own*, 'till he has done trading; and therefore 'till then he ought to study, by all the Rules of *Frugality*, to live upon as little as may be, because he is intituled to no more, since he cannot tell whose it is that he is spending, whether his own or his Creditors.

TRADING People should conscientiously consider this: For if a Man at the Beginning of his Negotiations, should, because he is *prosperous*, presently put himself into such a Port and Way of living, as if the Gain and Profit of his Trade was as much ascertain'd and secur'd as Land-Rents and Interest: And afterward, the Scene happening to change, he should become as unsuccessful as he was fortunate before, and unavoidably so involved in Debts as not able fully to pay them, are not all his first *unnecessary* and *superfluous Expences* as justly to be charged upon him as so much wrongfully taken from those he is indebted to? Yes surely! 'tis not the *Manner* of wrongfully taking from my Neighbour alters the Nature of

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of the *Injustice* of it. Circumstances may extenuate or aggravate a Crime, but the Nature and Guilt of it remains.

AS Traders would therefore willingly be successful in their Business, let them transact it in such Manner as may most likely make it prosperous: Let *Industry* and *Frugality* have their perfect Work in them, ever listening to their Calls and Dictates, and in a continual Readiness for Exercise. As they would *obtain the End*, let them *use the Means*, not faintly, but with all their Force, freely resigning themselves up to the sole Guidance and Direction of these Two never-failing Virtues: For, in whomsoever they reside, they effectually remove all Obstructions that would otherwise hinder a Man from being *wise and wealthy*; for what should hinder his being so, if he incessantly, and with unwearied Industry, in the Use of proper Means, labours to attain them? When the Powers of Humane Nature are exerted to the *utmost*, it is hardly conceivable what they are able to perform.

If the concurring Means appointed by Providence be rightly made use of, by the Utmost a resolute, undaunted, enterprizing Mind is capable of, for the Accomplishment of any Event within the Reach of Humane Attainment, it rarely ever fails of the wish'd Success. Miscarriages are usually owing to Mismanagement, either thro' Want of sufficient Attention, Attendance,

or

or timing Matters as they ought, or to some Deficiency or other in those who transact.

LET us look a little into the Defects of our Traders at this Day, and see how much they swerve from the true Maxims of Trade. There is not that Attendance, Sollicitude, and Earnestness, in the Dispatch of Business as heretofore; it being now very much left to the Care of Servants; and it cannot be supposed, that they should transact with a Spirit as intent and zealous as he that is to reap the Benefit of it. How are necessary Matters procrastinated and delay'd, or not allow'd that sufficient Time they require, in order to a successful Event? Instead of *rising up early*, and *eating the Bread of Carefulness*, by personally supervising their Concerns, they sleep away the Mornings and drink away the Evenings, and the Interval, when the Time allow'd for supplying the Natural Needs of Life is deducted, affords little more than what the Coffee-house lays claim to by customary Due, being so habituated to a daily Resort thither, that *One Omission* is a Pennance too great to be undergone, without a sensible Regret. How defective are many in keeping their Books of Account? the doing of which as it ought to be is of the last Import to a Trader. This Truth hath been manifested by the many imperfect Books which have been produced to Creditors upon a Failure or Bankruptcy. How ready and forward are they to give Credit, when the Buyer, for the sake of being

being *trufled*, agrees to an encouraging Price, regarding not the Proverb, That *Light Gain makes a heavy Purfe*; but, being in Haste to be Rich, they trust *any one* for great Gain, tho' they afterward ruin their Customer to get their Money, but many times get it not. How common an Errour is it now for Men to trade beyond their Stocks, running themselves into Debt, without a Prospect of making Payment in reasonable Time, thereby exposing themselves to the Plague of *importunate Duns* and the Attachments of the Law; and if it once comes to *that*, Ten to One but it ends in Ruin. These are some of our Traders wrong Measures, which must needs very much contribute to Mens coming short in the World; and were it nicely inquired into and observed, we should find, that Misfortunes befall them more thro' *their own Faults or Omissions* than any other Reason or Cause they can or do pretend to assign.

If Men would be *industrious* to get, and content with *moderate Gain*, and *save* all they could, they would soon find themselves in better Circumstances than they can at present suppose, and still by Experience they prove the Truth will hardly believe. 'Tis all wrong to think, that Men in Trade and Business may live like Gentlemen: There are indeed *different Degrees* of Traders, accordingly there will be as different Ways of living; but it behoves *all* Traders, whilst they are in Trade, to look to the *main Chance*, and make every Thing subservient to it. To sacrifice their Inclinations to Ease and Plea-

sure, and make the promoting their Interest, and providing for their Families, which is their *Duty*, their *greatest Delight*, and account every unnecessary Avocation from Business a *Stealing from his Stock*, a Trader's Time being too valuable to be spent to no Advantage.

THE Sum of all is, That whosoever will enter the Lists of Trade and Commerce, must take up such firm Purposes & Resolutions of conforming themselves to the true Maxims of it, as may subdue and keep under all those irregular Desires and Appetites that are apt to come in the Way, and to interrupt the orderly Course and earnest Pursuit of the real Advantages of it. They must summon their best Thoughts for Contrivance, exert all their Powers for Transaction, and by a patient and industrious Attendance thereon wait for the Issue and Event of their Undertakings; and that all the while they are thus busily employ'd in *gaining*, so they must as much advert to the Point of *saving*: Wherein there being more Art and Skill than is commonly imagin'd, People are apt to mistake it for a *niggardly narrow Spirit*, which, because it is under a general Dislike and Disreputation, they, to avoid the Scandal of it, overlook and pass by the Right Paths that lead to our *Frugal System*, and by Degrees get into the little Ways of *Expensiveness*, and that brings them at last insensibly into the fatal Road of *Profuseness*, wherein so many perish and come to Ruinous Ends: *From which* GOD preserve all *Honest Traders!*

Sailors

SAILORS.

SAILORS will come under a Twofold Consideration; for they not only *sail*, but, upon Occasion, *fight*, for their Country. They are the *marine Defenders*, as well as the *Navigators*, of our *British* and *Hybernian Islands*; and deserve a *double Portion* of Respect and Honour, being Gentlemen of such complicated Merit, in respect to their laborious, skilful, and hazardous Profession, as to have it said of them, that *they are their Country's Glory and Renown*: And if any Thing that shall be here offer'd to them shall perswade them to be as much *their own* Friends as they are their *Country's*, it will compleat their Character, by adding great *Wisdom* and *Prudence* to their other Heroick Good Qualities, which will attract Affection as well as Admiration

If our good Sailors would steer, in the Conduct of their Lives, by the Rules and Directions of our celebrated Virtues of *Industry* and *Frugality*, as they do by their *Compass* when they are sailing steady before a Wind, their Pockets would then be as full of *Money* as their Hearts are of *Courage*. They would then *keep* with as much *Care* and *Caution* what they *get* with so much *Toil* and *Hazard*. But it is otherwise with most of our Sea-faring Families, who were ever for

crossing the common Proverb, *Lightly come, lightly go*; for they get *with much Pain*, and yet *spend with great Pleasure*. 'Twill be difficult to account for this preposterous Practice, or to assign any Cause for it, unless it be that their Restraint and Confinement on Shipboard disposes them, when they come ashore, to the greater Liberty and Lavishness; or, That being accustomed to the jovial Conversation of a Ship's-Crew when at Sea, their Inclinations stand bent to expensive Company-keeping when got to Land. And because 'tis a much greater Difficulty to stem the Tide of *one* Inclination than *many* Waters; and being Strangers to Self-denial, thinking it inconsistent with the Happiness of Life to displease themselves if they can *possibly avoid it*, they easily yield to Custom, and are prevailed upon, by a Natural Propensity, to *spend with Pleasure* on Land what they got *with Pain* at Sea. But, be the Cause what it will, the Reasons against it are so obvious and cogent, that, if Men would suffer their *Understandings* to influence their Wills, they would scorn to be captivated by a *little paltry Appetite*, and be push'd on to the Gratification of it, at the Expence of Three such valuable Things as *Health, Time, and Money*.

LET any Sailor sit down and reckon, on the one hand, how much he hath *spent* that he might have *sav'd*, and, on the other, how much he might have *gotten* with it in such small Adventures as every Common Sailor is allow'd; and if he

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he be of a *true British Spirit*, he will be ready to fall foul with himself for his Folly and Madneſs. But 'tis to be fear'd, that neither Sailors nor others, who have needleſſy and vainly ſquander'd away much Money, care to come to *that Account*; they have no Mind to ſee the Sore nor have it heal'd, but conclude, like *Deſperadoes, Over Shoes, over Boots*; and ſo go on to their Lives End, without one ſerious Reflection, ſpending as faſt as they get, and conclude, that becauſe they ſpend none but their own, they may ſpend it as they pleaſe, without being in any wiſe accountable for ſo doing.

TO ſuch miſtaken Gentlemen it muſt be ſaid, That if they would afford themſelves Leiſure to think, they would eaſily collect theſe Thoughts:
 “ That the All-wiſe Providence, who provides
 “ for the *whole Creation*, hath allotted to every
 “ Man his Work and Buſineſs for procuring
 “ what is needful for Subſiſtence, and hath made
 “ it an *indispensable Duty* that we ſhould attend
 “ ſuch Work and Buſineſs *heartily and with all*
 “ *our Might*, becauſe we know not how ſhort the
 “ Time of our Working may be: Sickneſs, and
 “ the many Evil Accidents we are liable to, may
 “ incapacitate us: To be ſure if we live to Old-
 “ Age we ſhall then be unable to work. So that
 “ while we are in our Health and Strength, we
 “ ought to make the moſt of our Time, to be ve-
 “ ry-induſtrious in *getting and laying up* a ſuffi-
 “ cient Provision againſt the Evils of Life; and
 “ while we are in the Beſt of our Days to fare
 “ as

“ as *sparingly* as may be, contenting our selves
 “ with *bare Necessaries*, that so our *Layings-up*
 “ may afford us such Comforts in our Distresses
 “ and languishing State as we then shall stand
 “ in need of, and without which we must needs
 “ be miserable.

THE Sailor wants not to be told the Advan-
 tages of his Profession, or how to make them,
 but to be disposed and resolved to do it. But his
 first Work must be that of Preparation, to re-
 move all Obstructions that lie in the Way, and
 will hinder him from making those Advantages;
 and when that's done, he will not only be at
 Liberty, but attentive and industrious in the
 Pursuit of his *real Interest*. Now, the grand
 Point he hath to weather, as preparatory to the
 main End, is, to be his *own Master*, to acquire
 such a Command over *himself* and all his Facul-
 ties, as to be able to set himself clear from the
 Slavery and Tyranny of *Habit* and *Custom*. The
 great Difficulty of doing which is in the forming
 a vigorous Resolution to *attempt* it. The per-
 nicious and long Practice of our Sailors empty-
 ing their Purses as soon as they are fill'd, is, no
 doubt, come to be such an *inveterate Habit*,
 that, unless a Man summons all his Powers to
 second such a Resolution, 'twill be found too stub-
 born to be easily subdu'd. They know the Fol-
 ly and Unreasonableness of the Thing, they are
 sensible of the Inconvenience and Mischief that
 attends it, and they have oft felt the Smart and
 Uneasiness of it; yet the *Knowing* and *Feeling*
all

all this is not of it self sufficiently available to the Rooting it out. Nothing short of such a *peremptory Determination* of the Mind, as may force the Will into Subjection to the Dictates of Reason and Necessity, will be able to effect the Work thorowly and to Purpose.

If ought can be offer'd to incite the Honest Sailor to come to an effectual Resolution of keeping his Money, it must be the Consideration of the differing Conditions of those who no sooner *receive* but *spend* it, and those who when they have got it *lay it up* till their just Needs call for it. The former prefers a few Fits of Mirth and Jollity, so soon as he finds his Purse will afford it, tho' he undergo the grating and mortifying Penance of a *pennyless Condition* afterward, before the sweet and delectable Satisfaction of Mind which the latter enjoys, from the Consideration, that he hath got *that in* his Pocket which will prove a better Friend to him, in a *needful Time*, than is to be met with in the World besides. If the Sailor would then be perswaded to let his Thoughts run over the Particulars of these Two *so different Conditions*, and weigh well the mighty Odds between them, it would not fail to fix in him Resolutions agreeable to his Interest.

How miserable the Man that can find in his Heart to barter away all the solid Comforts of Life, for such *Dreams of Pleasure* as come from Wantonness and Wine, which when he has enjoy'd to the *utmost of his Desires*, he is as far from Satisfaction

Satisfaction as when he first began his Debauch, but finds at his Heels the ghastly Attendants of a loose and vicious Life, *Diseases of Body and Disorders of Mind*; the dismal Prospect of a *wretched Remainder of Life* and the Fears and Terrors of a *sad Catastrophe* at the *Approach of Death*! But how comfortable the Condition of that *wiser* he that places in his highest Esteem the Manly and Substantial Delights to be found only with those who pursue in their Lives the *true* Ends of living, which is to enjoy as many of the good Things of the World as their Condition in it will allow and permit, and to provide against the *certain Needs* and *contingent Evils* that this Mortal State makes us subject to; and who hath in the greatest Contempt the humouring his *vain and fantastical Desires* in what he not only *wants not*, and can live *without*, but is in Duty bound, by the Ties of Religion, Reason, and Interest, to *deny himself* in!

WOULD our *British* Sailors but once declare on the Side of *Industry* and *Frugality*, and manage their Tack with as much Affection as Courage, we may conclude, on good Grounds, that our Two Transcendent Virtues would with Wind and Tide run into Esteem and Reputation: For if once the Maritime Fraternity, who were ever the *first* in the Lists of *Free-hearted Gentlemen*, & as ready to *part with* as *receive* Money, should set up for *careful Savers*, as they are *painful Getters*, their Example would in all Likelihood be so attractive as to draw many of our other Expensive People

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People to the Imitation of them: And then what Glory would accrue to our *brave Sailors*, not only for having made the first Attack to get into the Way of being *wise* and *wealthy*, but, by their having been successful therein, be the Occasion of *others* becoming so! But, whatever Benefit may arise to *others* by their Example, they will be sure to make *themselves* and *Families* happy: They'll be able *then* to leave their Wives and Children wherewith to live comfortably while they are at Sea, freed from the Temptations they must inevitably be exposed to when left without a Sufficiency for Subsistence 'till they return. They'll *then* be capable of breeding up their Children well, and fitting them to live handsomely in the World. And then how welcome will such a Husband and such a Father be to a Family, when he returns safe from his hazardous Voyage! What Endearments will reciprocally pass between them! How will every one's Heart be fill'd with Joy and Gladness at their Meeting! Let the Sailor now pass his Judgment, and say whether or no, if these be the natural Effects of *saving* and *improving*, all he can, his little Gettings, it be not Ten Thousand times rather to be chosen than the present *random* and *unaccountable* Way of living of most of our present Sea-faring Folk.

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Time and Money, so as to make the most of it, according to the Opportunity they have for so doing, and *frugal* in the *sparing* and *saving* what they get, and not part with it as they have been wont, much in Vanity and Folly, and not a little in Vice and Immorality, *Great-Britain* might *then* boast of such a Set of Sailors as would not be equall'd by any Nation upon Earth.

ARTIFICERS.

ARTIFICERS are one of the most useful Part of our Community, who are employ'd in making & manufacturing not only what is required for *our own* Use and Consumption, but to supply the Demands of *others from abroad*: For we are so happily scituated, as to be capable of furnishing sufficient for *our own* Wants, and to export a great Over-plus to *Foreign Parts*.

'Tis these Artificers that enrich us: For what would signify all the Natural Product of our Country, if *their* Hands did not add *Art* to *Nature*, and make it useful and serviceable to the World? And then it follows, that, as *they* are more or less *diligent* and *industrious* in their several and respective Callings and Employments, they contribute more or less to the Benefit of the Publick. But it is the Unhappiness of these *useful People*, that very few look beyond their present

sent Wants; at least, the better Part of them do so. When they *want* they *work*; but if they have *enough to suffice* for the *present*, they forbear 'till *Necessity* drives them to it again.

IF it could be calculated what these Men *do*, at the rate they *now work*, and what they are *capable of doing* if they should work as they *might* and *ought*, it would evidently appear, that a very great Addition of *Wealth* would accrue to the Nation, if they acted the *truly industrious Part*, and would work for somewhat to *lay up*, as well as for the *present Spending*. But because so many of our Handicraft's-Men hold the pernicious Doctrine of *working from Hand to Mouth*, and the old Professors of it are so wedded to the Practice, that either thro' *Habit* they *cannot*, or from *Obstinacy* *will not*, be brought to the Thoughts of Reformation, their Example hath such Influence on *others*, that the Lazy Doctrine is propagated from Generation to Generation: and the Practice being so agreeable to Corrupt Nature, there will ever be a Succession of Slothful Disciples. How few do we see who are so truly *industrious* and *frugal* as to acquire wherewith to make competent Provision for their Families: But since *some* there are (and consequently *more might be*) who have so much the Welfare of them at Heart as to be indefatigable in their Endeavours to *get* and to *save* sufficient, not only for the *Needs*, but *Comforts*, of Life, it may be of Use towards increasing their Number, to offer these few Considerations:

THAT the Artificer never idles away or mispends a Day, but he robs his Country and his Family of so much as he *might have got* in that Day, had he been *industriously employ'd* in his Calling: And because such an Idle Day is rarely past without Expence, whatever he then squanders away makes him *doubly culpable*: For when such a Man is in Health and Strength, and able to work, and it being a Working-Day, and he not hinder'd by any *just Cause*, he is in good Conscience *obliged* to work. The Time allotted for Rest, by Law and Custom, is abundantly sufficient for Refreshment and Diversion, and he can be intitled to no more. All the rest of his Working-Time he owes either to Himself, as a Single Unmarried Person, in making Provision for *his own Wants*, when he cannot work or is *past* his working, or to his Family, which justly lays claim to it.

THOSE who have nothing else to subsist on but their Labour should consider, that altho' the Law enjoins *every Parish to provide for its POOR*, and that, in case of *extream Necessity*, 'tis a never-failing Source of Relief; or, that they have Friends or Relations to depend upon, who are *able*, and may, from Compassionate Natures or Charitable Motives, be *willing* to help them; yet they are under all the Ties of Reason and a good Conscience to do their utmost to prevent their ever being burthensome or chargable to either Parish or Friends.

If our Artificers were but truly in their own Interest, and would consult the Ease of their Bodies and the Peace of their Minds, they would be sure to keep on in a daily Attendance upon, and a regular Discharge of, their Duty, in the Vocations to which they are severally called. For no Men work with more Indolency of Body than those who will not allow themselves an Idle or Pleasurable Day throughout the Year, save some of the Chief-Festivals, which they keep in Common with their Neighbours. 'Tis frequent Intermittings in a Course of Work and Labour that makes it irksom or uneasy, whereas a continued Exercising therein, without more than *necessary Intervals*, does so inure both Body and Mind to the Fatigue thereof, that 'tis attended without the least Reluctance; Custom and Common Usage making hard and difficult Things to seem light and easy. And then what Pleasure is it to sit down in the Evening of a Laborious Day, delighted in having done the Work thereof, out of good Conscience, with a ready and willing Mind, and in Conformity to the Laws of the whole Creation, That as *every Thing* was made for *some Use* and *Purpose*, so *Man* was for *Work* and *Labour*. This Consideration affords more Contentment and Satisfaction than can possibly be found in the Lives of those whose Days are indented with Work and Play: For as *their* Work is more toilsom, by reason of their often Relaxations, so their Play is attended with such misgiving Thoughts, for mispending their Time and Money, that in the midst of their Jollity

lity they are often in Heaviness; and when the Day and the Debauch is over, they sit down in Sadness, reflect upon their past Folly with Displeasure, and return to their Work again with Grief and Sorrow.

ONE of the wisest Things a Mechanick can do is, to keep his Mind so intent upon his Work as not to suffer his Thoughts to wander on Things remote and out of his Sphere. 'Tis not for him to think of the Pleasurable Part of Life, who is already consign'd to that of the Laborious; and 'tis vain and foolish to imagine, that any can partake of *both*, and interlard their Lives with tasting by turns the one and the other. The best and safest Way is to be pleased with, and wholly taken up in, minding the Work and Business we are appointed to. He who makes the Art which he professes his Delight will work at it without Weariness, attend it with Willingness, and conclude it with Chearfulness; and he that doth so is as *happy as any other Condition of Life* can make him.

It would be of great Use to those who live by their Art and Labour to call frequently to mind the difficult and perilous Events to which their Circumstances are liable. The Welfare of such a one's Family depends upon his Life and Health: If he loses either, and no Provision made beforehand, (and God knows very few of them make any) to what Streights and Wants every one in it is reduced! Who can express the Grief and

and Sorrow a Father's Heart must be fill'd with when upon the Bed of Sickneſs or Death? He hears the Cries and Bemoanings of his hungry Children, begging in vain for Bread: And how will it add to his Heart-breaking Thoughts, when Conſcience ſhall remonſtrate and upbraid him for all his paſt Miſpendings of Time and Money, as the only Cauſe of the calamitous Condition his poor Family is fallen under. How much greater is the Guilt of ſuch a Man than that of a *common Robber* upon the Road, who takes a Purſe out of pure Neceſſity, and when he doth ſo 'tis uſually but a little at a Time, and of ſeveral Perſons, which much extenuates the Injury to any One of them; whereas in the Caſe of our Artificer's frequent & continued *unnecessary Squanderings*, he thereby brings a whole Family to the Extremity of Indigence and Poverty; and which muſt needs exceedingly aggravate it, 'tis his own dear Family, whom he was bound, by all the Laws Sacred & Civil, to ſupport and provide for. If our Handicrafts and Artſmen would but ſuffer ſuch Thoughts as theſe to come into their Minds while they are in Health and Strength, 'twould ſurely be an Antidote againſt the Poiſon of *miſpendings* and the often Return of ſuch Cogitations could not but keep them to a *constant* as well as *industrious Exercise* in their Vocations, for preventing ſuch a diſmal Scene of Woes as every idle Spendthrift is plunging himſelf into, by a Natural and Neceſſary Tendency of all his Doings.

'Tis great Pity that it ſhould be in the leaſt repugnant to the Liberties of a Free Government

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to constrain Men, by Force of Law, to follow their Work, and mind their Business: That such who have nothing to live upon but their Art and Labour should not be *compell'd* (if able) to be *industrious* and *diligent* in their several Vocations and Callings. For 'tis most reasonable, that they should be answerable to the Publick for their *Waste of Time and Money*, since, if thereby they bring themselves and Families to *Poverty*, they expect (*having a Law for it*) to be subsisted and maintained by the Publick. It is a Thing deserves more Regard than is given to it, how much is *needlessly, negligently, and idly lost* in *not working*, and *vainly and profusely spent*, in One Day, by the Truants of each and every of our several Working Trades in the Kingdom. A Man need no better Estate than what the SHOE-MAKERS alone *neglect to get and choose to spend*, but upon *One of the Fifty-Two Mondays* they foolishly *play away* in the Year.

CERTAIN it is, that would our Artificers either out of good Conscience, or Affection to their Families, or Love to their own Quiet and Ease, or, in Default of these, out of Fear of Penalty, follow their proper Work and Business, and forbear *needless and idle Expences*, while they are in the Vigour and Strength of their Age, our POORS-RATE would not in a little Time amount to a Tythe of what it now does: But so it is, (and much it is to be pitied) that our Handicraft People having a Liberty to neglect & forbear working whenever they will, and a Freedom

dom to spend what they please, and under no Compulsion to do what in them lies to prevent leaving their Wives and Children to the Parish; 'tis impossible to expect but that our *Poor* will encrease, and so must our *Rates*.

HUSBANDMAN.

THE HUSBANDMAN must come in for a Share in this Address, being as much concern'd to promote, by the *industrious* and *frugal* Management of his Rural Affairs, the Prosperity of the whole Community as any other Member whatsoever: But the Nature of his Concerns is such as will not admit of *his* Neglect or Disregard of Two such Necessary Virtues. He must transact his Matters in Season, and with all his Might, and husband his Time and his Pence to the best Advantage; for herein the very Essence and Life of Agriculture consists. Not but that it is as much an *Art* and *Skill* as any other Science, but there is such Connexion between *it* and *Industry* and *Frugality*, that to say any one is a *good Husbandman* is the same as to say he is an *industrious frugal* One: For it is made up almost all of the *Practick*, but little of *Theory*. Many Books, 'tis true, have been publish'd of Directions in Husbandry: But the Variety of Soils, the Difference in Culture, and the divers Ways of Management peculiar almost to every County,

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makes it too difficult for General Instruction. Therefore it is that Husbandmen do not stand in need of being prest to the Practice of *Industry* and *Frugality*, as tho' they were remiss and negligent in the Use of them, but to be perswaded to increase therein, to double their Diligence, and to improve in the Art of *Frugality*. They are both Virtues of such a progressive Nature, where they are made much of, as never to stand at a Stay: For the more *industrious* and *frugal* any Man is, the more he *will* be. On which Account the few Considerations that follow may be acceptable.

IF there be Men in whom dwells the Perfection of our Two Virtues, they are most likely to be the Professors of Agriculture: For they, if any, arrive to such an *habitual Exercise* therein, that the least Relaxation from, or Disuse of it, is irksome to them. Men may certainly attain to such a Degree of *Industry* and *Frugality*, by the long and continued Practice of them, as to esteem it the best Pleasure of their Lives to be conversant with them; and none are so soon trained up to *such a Habit* as those whose Business necessarily accustoms them to the Use and Benefit of them.

THERE is a great deal in Solomon's Advice, *Whatsoever thy Hand findeth to do, do it with thy Might*; for it must import more than what is understood by a cursory Reading the Text. It is grounded, no doubt, on the Necessity of trans-
acting

acting all Affairs in this World with the utmost Industry and Expedition, as considering we have not long to be in it at the longest, and encompassed about with such Perils and Dangers, that we know not if we have a Minute to live: That every Day finds us more to do, if we did it as we ought, than we can do, unless we do it with all our Might: That our Natures incline us to Ease and Inactivity, and that unless we answer to this Wise Man's Advice, by doing every Thing with Life and Spirit, we shall never come up to that Degree of Industry, as to do it of Choice, with Pleasure and Delight, as we must needs do when it is become so habitual to us, that we are uneasy to be out of Action, and tir'd with doing Nothing.

AS Industry furnishes the Laborious Part, so Frugality doth that of the Contriving; and whereas 'tis said, That Forecast is oftentimes better than Working, so if our Husbandman, by laying all Things together, shall, from the Result of thoughtful and deliberate Consideration, exert his utmost Powers in the Contrivance, and be indefatigable in the Execution, of his Affairs, he cannot fail of prosperous Issues: For the Divine Providence hath so annexed the End to the Means, that if we faithfully and vigilantly use the One, we shall certainly obtain the Other.

INDUSTRY and FRUGALITY are the Supporters of good Husbandry; without their Aid and Help it must cease to be: For altho' Things may

happen sometimes contrary to the usual Course of Nature, yet he that bears in his Mind (as the Industrious Man always does) the Uncertainty and Inconstancy of all Earthly Things, will be upon his Guard, providing against all the unforeseen and fortuitous Events that can happen: And tho' he must be subject, in common with others, to Contingencies and evil Accidents, yet he has the Satisfaction of Mind that results from his having done all that lies within the Verge of Humane Power to prevent them; and if that cannot be, he has nothing to trouble and molest his Mind; he can contentedly sit down, and acquiesce in whatsoever befalls him, as knowing there is an Over-ruling Power that orders and directs all Affairs with Infinite Wisdom and Goodness.

BUT altho' the Nature of Agriculture is such as doth not allow of Intermissions and Breakings off, in the Exercise of *Industry* and *Frugality*, so much as many other Callings and Professions do, so that the Necessity of Attendance makes all those who profess it the more constant Practitioners, yet there are Degrees of Attainment among *them*: For as there are some in the Superlative, and find the Ease and Benefit of being so, so there are those who are no more in League with our Two assisting Virtues than as Auxiliaries; to use them only when need requires, but do never trouble their Thoughts to make them superabundantly serviceable; that look not beyond the Ordinary Course of Things, and stir not a Foot

Foot faster than *Necessity* forces them. Now, *these* cannot be said to act with due Regard either to their *Duty*, their *Interest*, or their *Ease*: Not their *Duty*, because they do it not with all their Might, not with that Zeal and Earnestness wherewith we should work while we are in this Transitory State; not their *Interest*, because a double Diligence makes quick Dispatch, and the more we work the more we get; and not their *Ease*, for that the constant indefatigable Worker, that will not in the least taste of Idleness or Remisness, works with much more Delectation than those who are so unadvised or indiscreet as to take now and then a Dose of Sloth and Sauntering, which indisposes them to return to Business with a willing Mind, or work while they are at it with any Delight, thereby robbing themselves of one of the most lasting and complicated Pleasures we are capable of; as assuredly it is, when we have brought our selves, by an incessant and unwearied Application to our Business and Employment, to that Height of Satisfaction with it, as to attend and transact it with Ease and Alacrity.

It is therefore very advisable for those who are more peculiarly to adorn themselves with our Graceful Virtues (as are All engag'd in Rural Transactions) to do it with Emulation, endeavouring to excel and outvie others: Not to be contented with such common Attainments as Necessity only requires, but to aspire after such a Degree of Perfection as to look upon a slothful
wastful

wasteful Temper with Antipathy and Hatred. And when Men are got to such a Pitch of *Industry and Frugality*, in Discharge of their Work and Business, with what Chearfulness do they pass the Day! And with what Peace and Quiet do they lay themselves down at Night! With what Order and Regulation are all their Affairs transacted! The smallest Concerns are not without their Care, and to the greatest they give all Diligence to dispatch them aright. And so they go on in a Course of Duty and Delight, making to themselves as much a Heaven as can be made upon Earth, and which they enjoy, as a Foretaste of that Eternal One which they live in the Hopes & Expectations of, comforting themselves with a good Assurance, that having done the Work appointed for them in *this World*, as *good and faithful Servants*, they shall receive their Reward in the *other* at the Hands of their *bountiful Lord and Master*.

CONCLUSION.

THE Sum of All is, That as we were made to be Happy, so we have the Means appointed to that great End: That these Means are in our Power to make use of, if we will. If we fail to make use of the *Means*, 'tis not reasonable we should expect the *End*; and if we *pursue the Means*, we justly *intitle* our selves to the *End*. The *Means* are, to employ those Faculties and Powers we are furnish'd with, for enabling us to do the Work

WISE and WEALTHY. 25

Work and Business we were made for, so as to do it as we ought: And tho' our Work be not all alike, the Manner of working is the same; which is, that we do it *industriously*, and with *all our Might*, and manage all Matters and Things that shall come under our Care and Charge in such *frugal Manner*, as to make the *most* of, and to employ them to the *best Advantage* they are capable of: And if we thus *use the Means*, the *End* will necessarily follow; and that is Happiness, by acquiring thereby *Wisdom and Wealth*, or such a Competency of them as will make us *happy here*, and, if we husband and improve *both* as we ought, will not fail to make us *eternally so hereafter*.

If what hath been offer'd in the foregoing Sheets shall appear in too Plain a Dress, to gain the Approbation of those who may think it the best Way to *compliment* the World into better Conduct, the right Course such should take, is, Instead of falling foul with what they do not like, to set about doing what they imagin to be *more conducive* to the good End of making us better: And if any shall think this a needless Work, from an Opinion that the World is not worse in *this Age* than the *former*, they may please to receive this Answer: "That granting, by Supposition, it is not *worse*, it is however too great a Truth, that 'tis *bad enough* to justify this small Attempt to make it *better*."

F I N I S.



ERRATA.

PREFACE, Page 15, Line 27, {for *unsensible*;
read *sensible*. Page 34 l. 3. r. *anxious*. l. 22 r.
Generality. p. 43 l. 14 r. *Understanding*. p. 49 l. 27
r. *Resolutions*, p. 57 *Direction-Line*, r. *Strength*. p. 67
l. 23 dele *as*.



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